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ABSTRACT

Six classification variables were used, jointly and singly, to define subpopulations of respondents to the National Longitudinal Study of the High School Class of 1972: sex, high school program, race, geographic region, ability, and socioeconomic status. Seven financial aid variables were used, to describe source and type of student aid planned for in the spring of 1972, and/or received during the 1972-73 academic year: federal scholarships or grants; federal loans; college work study programs; other federal programs; federal aid (includes all of the above); non-federal aid; and federal or non-federal aid (all of the above). Although two-thirds of the NLS sample planned to obtain financial aid, fewer than half received it during 1972-73. While the probability of fulfilling specific financial aid plans was low, about half received some type of federal or non-federal aid. Minority groups, low income students, and those attending two-year or vocational-technical colleges were more likely to report financial support. Finally, student participation in financial aid programs was strongly related to increased educational persistence, defined as the relationship between postsecondary education status in October 1973, and educational plans for October 1974. (CP)

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National Longitudinal Study of the High School Class of 1972: Preliminary Analyses of Student Financial Aid

John A. Riccobono

and

George H. Dunteman

A Report Prepared for

National Center for Education Statistics

under

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PREFACE

The National Longitudinal Study of the High School Class of 1972 (NLS), a project primarily supported by the National Center for Education Statistics (NCES), Office of the Assistant Secretary for Education in the Department of Health, Education, and Welfare (DHEW), was designed to provide statistics on a national sample of seniors of the class of 1972 as they move out of the American high school system into the critical years of early adulthood. Following an in-school survey conducted in the spring of 1972, the first of a series of periodic follow-up surveys was begun in late October 1973 and completed in April 1974. The data collected from these two surveys have been merged and processed. This report is one in a series designed to present some basic descriptive analyses for this group of seniors.

The purpose of this report is to provide preliminary answers to some of the policy-relevant questions concerning the current patterns of financial support for postsecondary attainment among students and student subgroups and to throw some light on the impact of Federal and non-Federal financial aid programs and practices on student persistence. Submitted in conformity with specifications previously established, this report is primarily designed to consider percentages of individuals affected, with only minimal attention to the effects of other factors, such as amounts of financial aid, or combinations of aid types (packaging); additional analyses that will take these other factors into account are being considered for a later time.

The authors are especially indebted to Ben Cameron, Junius Davis, Samuel Peng, and Jay Levinsohn for their advice and counsel throughout the course of this study. Special thanks are also due Mrs. Mary Margaret Holt for her assistance in processing and analyzing the data for this report and to Miss Celestine Ramsey and Mrs. Linda Hoffmann for their assistance in its production.

The Director of the National Longitudinal Study is J. P. Bailey, Jr.

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INTRODUCTION

The most appropriate program for the financing of postsecondary education in the United States is one of the more complex and controversial issues facing educators, economists, and politicians today. The goal of such a program should be the removal of all economic barriers to postsecondary education, though there is considerable disagreement concerning the most efficient and effective means of achieving this goal. The American public, as well as its elected policymakers and appointed administrative staff, seem generally to agree that no young person should be deprived of postsecondary education because of happenstance of birth or economic condition, but rather that qualified individuals who are interested in further education can be afforded that opportunity. That every individual should be allowed to develop his or her talents fully is basic to our democratic philosophy. But the more pragmatic justification for the concept of student financial aid lies in the fact that, as a nation, we all have a stake in the education of our youth. The United States needs both an educated citizenry and an adequate work force qualified to fill increasingly complex jobs and meet critical manpower shortages. Thus, by helping individuals to develop more fully their capabilities, society as a whole also benefits from the investment.

Over the past decade, this philosophy has led to the introduction and expansion of numerous federally- and nonfederally-supported student financial assistance programs, most of which are targeted for students from low-income families. Generally speaking, these programs include three types of support: loans, work-study, and grants or scholarships. Loans and work-study programs provide an opportunity for self-help but much of the financial burden remains on the student or his family (though most public and institutional loan programs carry low interest rates, at least while education continues). In contrast, programs that provide support in the form of grants or scholarships require no repayment or work obligations. The Federal government (and virtually every State government) is regularly confronted with the task of reexamining existing student aid programs and with making recommendations regarding their continuation or elimination, the addition of new programs, and the proper funding levels for these programs.

The purpose of this report is to provide preliminary answers to some of the policy-relevant questions concerning the current patterns of financial support for postsecondary education among student subgroups and the impact of Federal and non-Federal financial aid programs and practices on student persistence. The specific questions to be addressed will be more fully explicated in subsequent sections of this report. However, since the data for this study were collected as part of the National Longitudinal Study of the High School Class of 1972 (NLS), the next section will be devoted to an overview of the entire project.

OVERVIEW OF NLS

Background and Purpose

In 1968 the National Center for Education Statistics (NCES) conducted a survey to determine the specific data needs of educational policymakers and researchers. Respondents to the survey expressed a need for data that would allow comparisons of student educational and vocational experiences with later outcomes. This finding provided the impetus for NCES to begin planning for the first of an intended series of national longitudinal studies.

In April 1970 a number of prominent educational researchers and administrators met with interested Federal officials in Washington, D. C. The National Longitudinal Study of the High School Class of 1972 (NLS) reflects their guidance and the interests and data needs of a number of agencies within the Education Division of the Department of Health, Education, and Welfare. These include NCES and, within the United States Office of Education (USOE): the Office of Planning, Budgeting, and Evaluation; the Bureau of Postsecondary Education; the Bureau of Occupational and Adult Education; and the Bureau of Programs for the Handicapped. Four advisory committees provided guidance in the planning and implementation of the survey. One committee was composed of research experts and representatives of various educational organizations; two others were made up of officials of State education agencies; and the fourth, an internal USOE Users Committee, represented the data needs of the various offices and bureaus of the U. S. Department of Health, Education, and Welfare (DHEW).

The primary purpose of NLS is to discover what happens to young people after they leave high school (as measured by their subsequent educational and vocational activities, plans, aspirations, and attitudes) and to relate this information to their prior educational experiences and personal and biographical characteristics. Ultimately, the study will allow a better understanding of the development of students as they

pass through the American educational system and of the complex factors associated with individual educational and career outcomes. Such information is essential as a basis for effective planning, implementation, and evaluation of Federal policies and programs designed to enhance educational opportunity and achievement and to upgrade occupational attainments and career outcomes.

Following a rather extensive period of planning, which included the design and field test of survey instruments and procedures, the full-scale survey was initiated in the spring of 1972. A national probability sample of 19,144 seniors from 1,070 public, private, and church-affiliated high schools participated in the base-year survey.

The first follow-up data collection was begun in October 1973 and was completed in April 1974. In the sample of 23,020 young adults who were expected to participate in the first follow-up survey (base-year sample plus additional sample from base-year nonparticipating schools), 92.8 percent completed the first follow-up instrument--60.9 percent by mail and 31.9 percent by personal interview. Participants were asked where they were in October 1973 and what they were doing in regard to work, education, and/or training. Similar information was requested for the same time period in 1972 to establish a time series and to facilitate tracing of progress of individuals since leaving high school and to define the factors that affect that progress.

The second follow-up survey, which began in October 1974, has recently been completed and the data are being processed. Current planning calls for at least two more follow-up surveys in the National Longitudinal Study of the High School Class of 1972 over the next four to six years. The potential uses for the information being gathered by these studies are legion; the broad data base and succession of observed effects will fill a widespread need on the part of educational researchers and administrators for information on the flow of young adults through the postsecondary occupational/educational system. It will provide insight for identifying and understanding the major branching or decision points that affect the educational and life patterns of individuals in the period following secondary school. Important linkages or path

choices can be traced; estimates of the associated transition probabilities can be provided; and insight into the relative importance of the factors that determine or otherwise affect these transition probabilities can be obtained.

Methodology

The Sample

The sample design may be described as a deeply-stratified two-stage probability sample with schools as first-stage sampling units and students as second-stage units. The population consisted of all 1972 twelfth graders enrolled in all public, private, and church-affiliated high schools in the 50 States and the District of Columbia. The first-stage sampling frame was constructed from computerized school files maintained by USOE and by the National Catholic Education Association.

The school sampling frame was stratified into 600 final strata based on the following variables:

- Type of control (public or nonpublic),
- Geographic region (Northeast, North Central, South, and West),
- Grade 12 enrollment (fewer than 300; 300 to 599; 600 or more),
- Proximity to institutions of higher learning,
- Percentage minority group enrollment,
- Income level of the community, and
- Degree of urbanization.

In order to increase the number of disadvantaged students in the sample, schools located in low-income areas and schools with high proportions of minority group enrollments were sampled at approximately twice the sampling rate used for the remaining schools. Schools in the smallest grade 12 enrollment stratum (fewer than 300 seniors) were selected with probabilities proportional to their estimated numbers of senior students and without replacement. Schools in the remaining strata were selected with equal probabilities and without replacement. Within each final stratum, four schools were selected initially and then two of the four

were randomly selected and designated as the primary selections. The other two schools were retained as backup or substitute selections and were used in the sample only if one or both of the primary schools did not cooperate or were ineligible. Samples of 18 students per school were selected and five additional students were selected as alternates. The students were sampled with equal probabilities and without replacement within schools.

The sample design involved 1,200 primary sample schools and 21,600 students (18 per school). Of the 1,200 primary sample schools, 949 participated in the base-year survey, 21 had no senior students enrolled, and 230 either refused to participate or could not participate due to the fact that the request was received too late in the school year. However, 121 backup schools participated, which brought the total number of participating base-year schools to 1,070, with 19,144 respondents providing varying response rates for each of the data collection instruments.

Due to the large school nonresponse in the base-year survey, further attempts were made to secure participation of the 230 nonparticipant primary sample schools, and of replacements for the 21 schools that had no seniors. This "resurvey" activity, initiated by NCES prior to the first follow-up survey, involved securing school cooperation and selecting random samples of up to 18 former students (1972 seniors) per school. The "resurvey" activities were successful in 204 of the 230 primary sample schools; thus, students from 1,153 of the 1,200 primary sample schools were included in the first follow-up survey. Adding 131 backup schools (dropping 26 of the original 121 backup schools and adding an additional 36 to insure at least two schools per stratum) and 16 sample augmentation schools (i.e., additional schools not covered in the original school sampling frame) increased the total number of participating schools to 1,300. Respondents to the first follow-up survey provided 21,350 First Follow-Up Questionnaires.

Base-Year Instrumentation

Each student in the sample was asked to complete a Student Questionnaire containing 104 questions distributed over 11 major sections. The base-year Student Questionnaire dealt with factors related to the student's

personal-family background, educational and work experiences, plans, aspirations, attitudes, and opinions. Students were given the option of completing the questionnaire in school or taking it home and answering it with the assistance of their parents.

In addition to the Student Questionnaire, each student was asked to complete a 69-minute Test Book measuring both verbal and nonverbal ability. The Test Book consisted of the following six tests: Vocabulary, Picture Number (measure of associative ability), Reading, Letter Groups (measure of inductive reasoning), Mathematics, and Mosaic Comparisons (measure of perceptual speed and accuracy).

Base-year data were also obtained from a Student's School Record Information Form (SRIF). Items on the SRIF pertained to the student's high school curriculum, grade-point average, credit hours in major courses, and, if applicable, his or her position in ability groupings, remedial instruction record, involvment in certain federally supported programs, and scores on standardized tests.

Finally, information from a School Questionnaire and one or two Counselor Questionnaires was also obtained for each participating high school. Counselor Questionnaires were not obtained from schools involved in the "resurvey" activity.

First Follow-Up Instrumentation

Two forms (A and B) of a First Follow-Up Questionnaire were developed and designed for self-administration by the student. Form A was mailed to each sample member who responded to the base-year Student Questionnaire. Seniors from the high school class of 1972 who were unable to participate in the base-year survey (usually because of time and scheduling considerations) were mailed Form B of the questionnaire. Questions one through 85 were identical on both questionnaire forms. These questions dealt with information concerning the respondent's activity state (education, work, etc.) in October 1972 and October 1973; work and educational experiences since leaving high school; and future educational and career plans, aspirations, and expectations. Form B of the First Follow-Up Questionnaire contained an additional 14 questions to supplement missing base-year information.

Most of the questions on the base-year Student Questionnaire and the First Follow-Up Questionnaire were of the forced-choice type. Open-ended, or free-response, questions were limited to questions involving dates, income, number of hours or weeks worked, and the like.

Data Collection

Most of the student data were collected in April, May, and June of 1972 through group administration in each school. Survey administrators completed School Record Information Forms for each participating student, and supervised the completion of the School and Counselor Questionnaires.

The initial step in data collection for the first follow-up survey involved an extensive tracing operation to update name and address files. A major mailout of 23,020 First Follow-Up Questionnaires to the last known addresses of the sample members was made on 23-24 October 1973. This mailout was followed by a planned sequence of reminder postcards, additional questionnaire mailings, and reminder mailgrams to nonrespondents. Active mail return efforts continued through December 1973; by early February 1974, the questionnaire return rate by mail was 60.9 percent.

The names and addresses of those sample members who failed to mail back their questionnaires were then turned over to the Bureau of the Census for personal interviews in accordance with a Bureau arrangement with the National Center for Education Statistics. This personal interview phase of first follow-up data collection continued until April 1974, at which time the overall response rate was increased to 92.8 percent--21,350 respondents out of 23,020.

Data Processing

Questionnaires returned by mail from sample members and field interviewers were manually edited to ascertain that basic "key," or critical, questions were answered. For example, questions concerning the sample members' educational and occupational status at various time points were considered as critical. Questionnaires that failed the maual edit procedures were routed to the telephone follow-up staff who

then attempted to contact the respondent and resolve any problems uncovered in the manual edit. The manually edited questionnaires were then coded according to approved specifications and entered into the data base. The data next underwent a series of machine-editing procedures, such as range checks, consistency checks, and routing checks. Whenever possible, problems or errors discovered in the file were resolved by hard copy (source document) look-up. The underlying logic of the entire editing process was to create a data file that was as faithful to the hard copy as possible.

The resulting data base was used to provide the information contained in this report and it is also the basis for other analyses, the results of which are the subject of other publications in the NLS report series.

ANALYSES AND RESULTS

Two major procedures were involved in the financial aid analyses described in this report: the selection and specification of variables for analysis, and the computation of weighted population (national) estimates and associated standard errors. These procedures are described separately below.

Variable Specification

A number of variables are used repeatedly in the analyses presented in this report. They include basic classification variables that are used to define important subpopulations, and financial aid variables that are used to describe plans for, and patterns of, financial support for postsecondary education and to define transition (or fulfillment) matrices between financial aid planning and receiving states.

Classification Variables

Six classification variables are used singly and jointly to define basic student subpopulations of special interest to policymakers and researchers concerned with financial aid. These variables are: sex, high school program, race, geographic region, ability, and socioeconomic status. Most analyses for this report were performed for students in general, and (cell sizes permitting) separately for student subgroups defined by these classification variables.

Sex. There are, of course, two levels or categories of sex: male and female. There are fifty-six sample members whose sex code is missing and could not be determined from other sources. These individuals were excluded from analyses involving sex group comparisons.

High school program. This variable is defined by three categories: general, academic, and vocational-technical. A base-year respondent was classified into a high school program on the basis of his or her response to a base-year question. Resurvey respondents were classified on the basis of their responses to a first follow-up question. For those

respondents who did not respond to the questionnaire items, the high school program was obtained from the Student Record Information Form, if available. Two hundred respondents cannot be classified in this respect and, therefore, were excluded from analyses involving high school program group comparisons.

Race. Race, or ethnicity, is divided into four categories: black, white, Spanish-American (i.e., Mexican-American or Chicano, Puerto Rican, and other Latin-American origin), and other (e.g., Oriental, American Indian). There are 1551 sample members whose ethnic code is missing. For purposes of the present analyses, results will be reported separately for black, white, and Spanish-American. The "other" category is a residual category that is too heterogeneous in ethnic mixture to allow for meaningful analyses and reporting. The Spanish-American group is relatively small (N=919) and poses sample size problems for some of the analyses, but it is felt that this group is homogeneous enough to permit useful analyses.

Geographic Region. Since the NLS sample is a national probability sample, all sample members may be classified into one of four geographic regions based on location of high school attended: Northeast, North Central, South, and West. The states or districts comprising each of these regions are listed below:

1) Northeast (Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, and Pennsylvania);
2) North Central (Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, Iowa, Missouri, North Dakota, South Dakota, Nebraska, and Kansas);
3) South (Delaware, Maryland, District of Columbia, Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida, Kentucky, Tennessee, Alabama, Mississippi, Arkansas, Louisiana, Oklahoma, and Texas); and
4) West (Montana, Idaho, Wyoming, Colorado, New Mexico, Arizona, Utah, Nevada, Washington, Oregon, California, Alaska, and Hawaii).

Ability. Ability level is derived from scores made on four of six base-year tests: Vocabulary, Reading, Letter Groups, and Mathematics. Factor analysis of the test scores revealed a basis for constructing a composite score measuring general academic ability by forming an equally weighted linear composite of these four test scores. Each test entering the composite was standardized to a mean of 50 and a standard deviation of 10. This continuous ability score was then classified into a high, middle, or low category depending on whether the score was in the upper quartile, middle two quartiles, or lower quartile. The cutoff points for defining these quartiles were based upon a weighted estimate of the test score composite standard deviation and the assumption that the weighted frequency distribution was normally distributed. However, because low socioeconomic students were oversampled and SES is correlated with ability, more than 25 percent of the sample members fell into the lowest quartile for the ability composite. The reason for this is that the weighted estimate of the quartile takes into consideration the fact that low SES (and, consequently, low ability) students were oversampled and gives an estimate of the population distribution parameters for the senior class of 1972. However, since low SES (and low ability) members are overrepresented in the sample, one would expect more members of the sample itself to lie in the lowest quartile. A substantial number of sample members (6,539) did not have test scores. Most of these sample members were from the "resurvey" group who did not originally participate during their senior year when testing was conducted in the schools.

Socioeconomic Status (SES). This derived measure is based upon a composite score involving five components: father's education, mother's education, parental income, father's occupation, and a household items index. Questions concerning these five components were asked in both the base-year Student Questionnaire and the "resurvey" First Follow-Up Questionnaire (Form B). The regular First Follow-Up Questionnaire (Form A) asked questions concerning father's education, mother's education, and father's occupation. Valid responses to the appropriate question on the First Follow-Up Questionnaire or base-year Student Questionnaire were used as the data source. For some items, the First Follow-Up

Questionnaire was used as the primary data source and the base-year Student Questionnaire was used in the event of missing data. For other items, the base-year Student Questionnaire was used as the primary data source and the First Follow-Up Questionnaire was used in the event of missing data. These components were first subjected to a factor analysis, which revealed a common factor with approximately equal weights for each of the five components. Missing components were imputed by using the appropriate component mean of the subpopulation of which the respondent was a member. These subpopulations were defined by cross-classifying by race, high school program, and aptitude. An SES score was computed by averaging the available standardized components. This average was based upon both imputed and nonimputed components for some individuals. However, in order for an SES score to be computed, the respondent had to have at least two nonimputed components available. The continuous SES score was then assigned to a high, middle, or low category depending on whether it fell in the top quartile, middle two quartiles, or bottom quartile. The cutoff points for the quartiles were based upon the population SES distribution estimated using sample weights. Since schools located in low-income areas and schools with high proportions of minority group enrollments were oversampled, more than 25 percent of the sample members fell into the lowest quartile. There were 656 individuals who could not be classified in terms of SES.

As noted, one of the equally weighted SES components was parental (or family) income, whose relationship with financial aid participation is of special interest because it reflects a basic component of financial need that is currently considered in financial aid decisions. Income is also a type of measure that has scale properties (i.e., ratio) that allow for easy interpretation of the meaning of a scale value or scale value interval. For example, we know what meaning to attach to an income interval of $6,000 to $8,999, but we have trouble interpreting what the lowest quartile of a complex index such as SES means. However, the SES measure used in this study is similar to those used in other large-scale surveys to define subpopulations with economic and/or educational needs. Because of the comparability of our SES measure to measures

in other surveys, many researchers might prefer using SES as a means of defining target populations for financial needs analyses. On the other hand, financial need analysts may feel more comfortable with using income as a means for defining these target populations. Our SES measure has also been used in previous reports in this series. Since this report is geared to a more general audience than financial aid analysts alone, we have elected to use SES as a measure of socioeconomic need to be used in tables in the main body of the text and to replicate certain of those tables in an appendix with five levels of income substituted for SES (see Appendix A). Each SES-related table in the main text that is replicated with income level in the appendix is identified in the text.

The estimated correlation between family income and the SES composite is .75. In general, both of these measures of need behaved in the same manner (i.e., showed similar strengths and directions of relationships with other variables) and, consequently, general statements about the relationships of SES and income to financial aid would be identical. Therefore, the reader can assume that the statements made about SES in this report also hold for the income tables in Appendix A.

Financial Aid Variables

Financial aid variables include measures of the source and type of student aid planned for in spring of 1972 and/or received during the 1972-73 academic year. Data for the former were obtained from Question 22 of the Base-Year Student Questionnaire, which asked: "Do you plan to use funds available from any of the following programs for further study beyond high school?" Similarly, Question 47 of the First Follow-Up Questionnaire asked those continuing in any form of postsecondary education to indicate the sources (and corresponding amounts) of funds used to meet their expenses. For reporting purposes, the programs or sources listed under both questionnaire items were grouped into the following categories:

(1) Federal scholarships or grants -- includes the Educational Opportunity Grant Program, ROTC scholarship program, Nursing Scholarship Program, Law Enforcement Education Program, and Health Professions Scholarship Program;

(2) Federal loans -- includes Federal Guaranteed Student Loan Programs, National Defense (Direct) Student Loan Program, Health Professions Student Loan Program, and Nursing Student Loan Program;

(3) College Work-Study Programs

(4) Other Federal Programs -- includes Veterans Administration War Orphans or Survivors Benefits Program, Veterans Administration direct benefits (GI Bill compensation or pension), Vocational Rehabilitation Program benefits, and Social Security Benefits (for students 18-22 who are children of retired, disabled, or deceased parents);

(5) Federal Aid -- includes all programs listed under (1), (2), (3), and (4) above;

(6) Non-Federal Aid -- includes college scholarships or grants from college funds, state scholarships, other scholarships, state loan programs, and regular bank loans; and

(7) Federal or Non-Federal Aid -- includes all programs or sources listed above.

The First Follow-Up Questionnaire provided for two additional categories of financial support: savings or earnings, including the individual's own savings or summer earnings; and family support, including support from parents, husband or wife, and other relatives or friends.

The analyses reported in the following sections did not consider whether the individual planned for or received aid from only one source, or from several sources or source categories, and thus there will be some overlapping, or individuals with more than one type of aid. More refined analyses, planned for a later date, will take these overlaps into account.

Population Estimates

Unless otherwise specified, all statistics presented throughout this report are weighted estimates of population percentages. Unadjusted student weights were calculated as the inverse of sample inclusion probabilities for all students sampled. The weights were then adjusted for questionnaire nonresponse by a weighting class method. The weighting class procedure involves defining homogenous (weighting) classes and then adjusting the respondent's weights for questionnaire nonresponse on the basis of weight totals for his or her unique weighting class. The weighted percentage for financial aid activity state k for the total population, for example, was calculated as

$$P_k = \frac{100 \sum_{i}^{n} f_{ik} w_i}{\sum_{i}^{n} w_i}$$

where

n = the total number of respondents who can be classified into any one of the defined financial aid states;

w_i = the appropriate adjusted weight for student i;

$f_{ik} = \begin{cases} 1 \text{ if student i belongs to financial aid state k, or} \\ 0 \text{ otherwise.} \end{cases}$

The above computational procedure applies both to marginal estimates (e.g., Table 1) and transition or fulfillment estimates (e.g., Table 12). For marginal estimates, the w_i are summed columnwise, and for transition estimates the w_i are summed rowwise.

Standard errors of estimate for these percentages can be estimated from the standard error table presented in Appendix B. The reader should refer to this table before making any inferences concerning percentages or percentage differences.

Some sample members are excluded from a given analysis because financial aid planning or status data were missing. In addition, some sample members are excluded from a given analysis because of missing

data on a basic classification variable. The joint effect of these two sources of missing data (classification variables and financial aid planning or status variables) has not been determined, although the effects of bias from missing activity state data alone or classification data alone are probably small. Missing data on the basic classification variables were mentioned earlier in the section on variable specification; the classification variables with the largest amount of missing data are race and ability.

Financial Aid Plans in Spring 1972

Table 1 lists seven different student financial aid categories and the percentage of students in each category who said that they planned to obtain funds from one or more sources comprising the category. Two generalizations are possible from inspection of this table. Of the nation's 1972 high school seniors who were planning to continue their education beyond high school, 65.1 percent planned to obtain some type of financial assistance for this purpose from sources other than their families, personal savings, or earnings. And, somewhat unexpectedly, a substantially higher proportion of students were planning to utilize non-Federal aid (54.4 percent) than Federal aid (40.5 percent). The extent to which student financial aid plans differ for various subgroups defined by the basic classification variables will be examined in the following paragraphs.

Sex Differences

When individuals reporting plans for each type of student financial aid are identified as to sex, no consistent or significant differences emerge. Males were slightly more likely than females to be planning for some sort of Federal or non-Federal aid, although more females than males were planning to use the self-help types of support (i.e., loans and work-study programs). Generally speaking, however, sex differences for each financial aid planning category are quite small and probably not very meaningful.

Race Differences

The proportions of blacks, whites, and Spanish-Americans differed considerably across all categories of financial aid plans. Blacks were more likely than Spanish-Americans who, in turn, were more likely than whites to be planning for financial aid, regardless of source or type of funds.

Table 1

PERCENTAGE OF SENIORS PLANNING POSTSECONDARY EDUCATION WHO ARE ALSO PLANNING TO USE FINANCIAL AID, BY TYPE OF AID AND BY STUDENT SUBPOPULATION GROUP: SPRING 1972

Source and Type of Aid	Total	Sex		Race			SES *			Ability			H. S. Program			Region			
		Male	Female	Black	White	Spanish-American	High	Medium	Low	High	Medium	Low	General	Academic	Voc/Tech	North-east	North Central	South	West
Federal or Non-Federal Aid	65.1	66.1	64.0	84.9	63.0	70.8	53.9	67.7	77.0	69.4	60.1	69.7	59.4	67.5	62.9	67.7	66.4	63.5	60.8
Non-Federal Aid	54.4	55.2	53.7	70.4	52.8	56.9	46.0	56.9	62.3	61.3	49.1	53.8	45.6	58.7	49.2	60.0	55.9	50.8	48.4
Federal Aid	40.5	40.4	40.7	66.2	37.4	56.3	29.4	41.6	56.8	42.1	37.1	47.5	37.5	42.6	41.0	38.9	41.7	41.5	39.7
Federal Scholarships or Grants	13.1	13.0	13.1	33.0	10.5	31.7	7.8	12.8	22.8	11.2	12.2	19.9	12.4	13.2	13.9	11.1	13.2	13.1	15.9
Federal Loans	18.1	16.4	19.8	35.8	16.0	25.0	11.9	19.2	26.0	21.5	15.1	19.6	14.0	19.8	17.4	19.2	19.4	17.5	15.3
College Work-Study Programs	22.0	21.3	22.6	38.2	20.0	32.3	16.9	21.8	31.1	24.8	19.1	23.4	18.3	23.8	19.6	20.9	23.1	22.4	21.1
Other Federal Programs	10.7	11.0	10.5	18.3	9.8	14.7	5.8	10.6	19.3	8.2	10.1	18.6	13.1	8.9	15.9	9.7	9.5	12.3	12.0
Total N (unweighted)	9556	4676	4872	1135	7488	384	2946	4434	2139	3330	4092	1656	2553	5630	1373	2164	2517	3099	1776

*See Table A-1, Appendix A, for breakdown by family income level.

Socioeconomic Status (SES) Differences

The relationship between SES and planning for financial aid is clear and in the expected direction. Substantially greater percentages of low SES seniors than of either middle or high SES seniors were planning to use each type of financial support. Conversely, high SES students were much less likely than either low or middle SES students to plan for each type of financial aid, reflecting (particularly for Federal programs) an awareness of the requirement that aid be primarily for those who are unable to pay.

Ability Differences

Unlike that for SES, the relationship between ability and planning for financial aid is not that easy to discern. Table 1 shows that high ability students were more likely than either medium or low ability students to plan for non-Federal aid. High ability seniors were also more likely to plan for Federal loans but less likely to plan for Federal scholarships or grants. Medium ability students were least likely to be planning for either Federal or non-Federal aid. Since non-Federal (institutionally administered) aid programs are likely to be geared more to ability, and somewhat less to need, than Federal programs, it may be that high ability seniors were planning on financial aid as rewards for their scholastic achievement, while many low ability students expected to receive aid on the basis of their financial need.

High School Program Differences

The relationship of high school curriculum to financial aid plans is also less clearcut than might have been expected. While a higher proportion of students in academic programs (58.7 percent) than in vocational-technical programs (49.6 percent) were planning to receive aid from non-Federal programs, the proportions of these two groups who were planning for Federal aid are essentially equivalent. Seniors in general programs were less likely to plan for all types of aid (except other Federal programs) than were their counterparts in academic and vocational-technical programs.

Regional Differences

When individuals are grouped according to geographic region, no significant differences in the proportions of students planning for Federal aid are observed among the four regions. There were, however, substantial regional differences in the proportions of seniors planning for non-Federal aid, with the Northeast having the highest proportion of students reporting such plans. This finding parallels, in general, regional differences in the availability of institutional aid funds.

Reasons for No Financial Aid Plans

Of the 9,556 NLS sample members who reported that they planned to engage in some form of postsecondary education during the year after they leave high school, 3,256 (or 34.9 percent) also indicated that they had no definite or specific plans to use funds from any of the various student financial aid programs for this purpose. The reasons given by these individuals for not planning to use financial aid from sources outside the family are shown below.

	Weighted Percentage	
	Apply	Does Not Apply
My parents or I will be able to pay	76.4	23.6
I do not want to go into debt	39.8	60.2
I do not expect to qualify for [aid] because of my family's income.....	35.8	64.2
I do not expect to qualify for [aid] because of my high school grades.....	26.5	73.5
I do not expect to qualify for [aid] because of my test scores	23.1	76.9
Students from my racial/ethnic group have too much difficulty getting financial aid..	7.4	92.6
Some other reason.....	23.2	76.8

It is significant that almost 40 percent of these high school seniors gave "I do not want to go into debt" as their reason for not planning to obtain financial aid for further education. This apparent reluctance on

the part of some individuals to go into debt could limit access to postsecondary education and thus has obvious policy implications for those concerned with student financial aid programs.

Financial Aid Status in 1972-73

Broadly stated, this section of the report attempts to answer the question, "who gets what kind of aid?" As noted earlier, the First Follow-Up Questionnaire, administered to NLS sample members in the fall of 1972, asked those who had been enrolled in some form of postsecondary education in October 1972 to indicate the sources or types (and corresponding amounts) of funds used to meet their education and living expenses. For the preliminary analyses presented in this report, only generally aggregated sources or types of aid were considered. More in-depth analyses of these data, including amounts of aid received, are planned for subsequent phases of NLS. It is believed, however, that these preliminary analyses provide meaningful and useful information, particularly for those concerned with the assessment and formulation of financial aid policy and practice.

Relationship of Financial Aid to Type of School

Table 2 shows the percentages of students enrolled in postsecondary education in October 1972 who received financial aid for the total group and, separately, by type of school. As expected, the two largest sources of financial support for students in general and for those enrolled in all three types of postsecondary school were family support and personal savings or earnings. More important, however, is the fact that a much higher proportion of students attending four-year colleges or universities (43.8 percent) than of those attending two-year institutions (27.3 percent) or vocational-technical schools (30.7 percent) received some type of Federal or non-Federal aid other than family or personal support.

The likelihood, or opportunity, of getting some Federal aid was also considerably higher for students who enrolled in four-year colleges than it was for students enrolled in other types of postsecondary institutions. For example, 8.6 percent of the students in four-year colleges as compared to 3.6 percent and 4.8 percent of those in vocational-technical schools and two-year colleges, respectively, were receiving Federal scholarships or grants. Students in vocational-technical schools and two-year colleges also reported fewer Federal loans and participated

Table 2

PERCENTAGE OF STUDENTS ENROLLED IN POSTSECONDARY EDUCATION RECEIVING FINANCIAL AID, BY TYPE OF AID AND TYPE OF SCHOOL: 1972-73

Source and Type of Aid	Total	Type of School		
		Voc/Tech	2-Year College	4-Year College
Federal or Non-Federal Aid	36.2	30.7	27.3	43.8
Non-Federal Aid	22.9	11.6	15.6	30.3
Federal Aid	22.6	21.9	16.0	27.3
Federal Scholarships or Grants	6.6	3.6	4.8	8.6
Federal Loans	12.6	13.1	4.5	17.3
College Work-Study Programs	6.7	3.0	6.1	8.4
Other Federal Programs	4.6	5.0	5.4	4.3
Savings or Earnings	53.8	40.3	54.2	59.4
Family Support	59.4	47.4	54.2	68.1
Total N (unweighted)	11421	1559	3047	6128

less frequently in work-study programs than did their contemporaries in four-year colleges and universities. These findings are potentially significant in view of the fact that public policy at the Federal level has called for the expansion of educational opportunities at both vocational-technical schools and two-year community colleges. In this regard, it should be pointed out that these findings, to be more fully understood, must be viewed in terms of cost differentials among the various kinds of institutions.

The data in Table 2 indicate that students enrolled in vocational-technical schools and two-year insititutions were also less likely to receive non-Federal aid. Over thirty percent of the students attending four-year colleges or universities received some non-Federal aid. In contrast, only 11.6 percent of those in vocational-technical schools and 15.6 percent of those in two-year colleges received such aid. These differences probably reflect the fact that relatively few states have student aid programs for community college students and an even smaller number of states have such programs for vocational-technical students. Of undoubted importance also are the facts that tuition costs at most of these institutions are relatively low and most of their students live at home, though the actual cost of attending such institutions is still far more than is generally believed.*

Thus, it appears that the type of postsecondary school that a student entered was an important determiner of whether or not he or she received some type of financial aid. However, there are other variables that might have been of equal or even greater importance. In order to examine the extent to which these other factors (e.g. sex, ability, family income) were important, these other variables were crosstabulated with type of postsecondary school so that their effect could be assessed for student groups homogeneous with respect to type of school.

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*Preliminary Report of the North Carolina Legislative Study Commission on Student Financial Aid: Part I. Published by the North Carolina Board of Higher Education, September 1, 1970.

Relationship of Financial Aid to Sex

Table 3 shows that females who enrolled in postsecondary education were more likely than their male counterparts to receive some form of Federal or non-Federal student financial support. In fact, the proportion of females receiving support exceeds the proportion of male recipients in each program category, except work-study in vocational-technical schools and other Federal programs in vocational-technical schools and two-year institutions. However, males were more likely than females to derive support from their personal savings and earnings.

Relationship of Financial Aid to Race

As shown in Table 4, blacks and Spanish-Americans were much more likely than whites in each type of school to have received each form of Federal student aid. This general trend does not appear to hold for non-Federal aid; however, after controlling for ability (see Table 5), it can be seen that, within the low and middle ability levels, considerably higher proportions of blacks and Spanish-Americans received such aid than did whites.

Relationship of Financial Aid to Ability Level

As can be seen in Table 6, the relationship between ability level and financial aid participation varied by type of aid--Federal or non-Federal--as well as by type of postsecondary school. High ability students were more likely to receive non-Federal aid, regardless of the type of school attended. However, this relationship does not hold with respect to Federal aid (especially Federal scholarships or grants) and, in fact, for two- and four-year colleges the inverse seems to be true. As noted below, this finding probably reflects the tendency to allocate Federal aid more on the basis of need than educational qualifications.

Relationship of Financial Aid to Socioeconomic Status

Table 7 presents the percentages of students attending postsecondary school that participated in each type of financial aid by SES and type of school. As one would expect, the proportions of individuals receiving financial aid of any sort (Federal or non-Federal) increased as SES

Table 3

PERCENTAGE OF STUDENTS ENROLLED IN POSTSECONDARY EDUCATION RECEIVING EACH TYPE OF FINANCIAL AID, BY TYPE OF SCHOOL AND SEX: 1972-73

Source and Type of Aid	Total		Voc/Tech		2-Year College		4-Year College	
	Male	Female	Male	Female	Male	Female	Male	Female
Federal or Non-Federal Aid	33.9	38.7	27.5	32.7	25.6	29.2	41.3	46.6
Non-Federal Aid	21.0	24.8	9.1	13.3	14.[illegible]	17.4	28.0	32.9
Federal Aid	20.6	24.7	20.5	22.8	14.9	17.2	24.7	30.2
Federal Scholarships or Grants	6.0	7.3	2.6	4.2	4.3	5.4	7.8	9.6
Federal Loans	11.4	13.9	11.8	14.0	3.9	5.2	15.7	19.0
College Work-Study Programs	5.6	7.9	3.3	2.9	5.1	7.3	6.7	10.3
Other Federal Programs	4.3	5.0	5.5	4.6	5.8	5.1	3.7	5.1
Savings or Earnings	59.7	47.9	48.4	35.1	61.0	46.9	64.0	54.3
Family Support	55.7	63.3	38.4	53.2	49.1	59.7	65.3	70.9
Total N (unweighted)	5640	5758	610	948	1567	1472	3116	3003

Table 4

PERCENTAGE OF STUDENTS ENROLLED IN POSTSECONDARY EDUCATION RECEIVING EACH TYPE OF FINANCIAL AID, BY TYPE OF SCHOOL AND RACE: 1972-73

Source and Type of Aid	Total			Voc/Tech			2-Year College			4-Year College		
	Black	White	Spanish American	Black	White	Spanish American	Black	White	Spanish American	Black	White	Spanish American
Federal or Non-Federal Aid	48.7	35.1	44.2	34.2	30.0	46.3	36.1	26.5	32.1	63.3	41.7	67.0
Non-Federal Aid	22.6	23.1	23.2	5.6	12.4	16.9	11.2	16.0	17.5	34.3	29.9	37.9
Federal Aid	41.2	20.6	34.9	28.4	20.9	30.9	29.2	14.4	24.5	54.3	24.4	56.8
Federal Scholarships or Grants	17.8	5.1	17.2	3.1	3.5	5.0	12.6	4.1	7.7	26.4	6.3	36.8
Federal Loans	22.7	11.6	17.2	20.6	11.5	28.3	8.0	4.2	3.5	31.8	15.8	32.9
College Work-Study Programs	16.9	5.7	10.6	5.6	2.8	0.0	13.4	5.0	11.6	23.9	7.0	16.6
Other Federal Programs	5.0	4.7	3.5	3.5	5.3	0.0	8.9	5.4	4.8	4.6	4.4	4.3
Savings or Earnings	32.8	56.8	42.2	24.0	43.3	30.0	37.8	56.3	46.6	36.1	62.2	47.0
Family Support	45.4	62.0	41.2	32.9	51.4	29.6	45.0	55.6	46.3	53.4	70.3	45.2
Total N (unweighted)	1303	8444	398	241	1114	50	298	2196	170	651	4679	141

Table 5

PERCENTAGE OF STUDENTS ENROLLED IN POSTSECONDARY EDUCATION RECEIVING EACH TYPE OF FINANCIAL AID, BY ABILITY AND RACE: 1972-73

Source and Type of Aid	High Ability			Medium Ability			Low Ability		
	Black	White	Spanish-American	Black	White	Spanish-American	Black	White	Spanish-American
Federal or Non-Federal Aid	50.0	42.1	59.3	57.8	30.8	47.2	40.4	23.2	39.5
Non-Federal Aid	31.6	31.8	36.7	29.1	17.0	26.5	13.2	9.4	18.6
Federal Aid	43.4	23.1	38.7	49.4	19.0	36.1	34.4	15.8	32.8
Federal Scholarships or Grants	14.1	6.4	24.7	20.2	4.3	19.1	15.7	3.5	12.0
Federal Loans	34.2	14.5	29.8	31.4	10.1	18.5	17.4	6.2	14.0
College Work-Study Programs	14.9	7.0	26.7	22.1	5.0	7.9	12.9	3.8	12.4
Other Federal Programs	5.9	3.9	5.7	5.6	4.7	3.9	4.7	6.4	3.5
Savings or Earnings	56.0	64.4	69.4	41.0	55.5	45.4	30.9	40.3	36.4
Family Support	62.1	69.8	55.4	53.1	60.2	54.8	39.3	44.2	33.5
Total N (unweighted)	55	2835	22	325	2913	127	486	652	150

Table 6

PERCENTAGE OF STUDENTS ENROLLED IN POSTSECONDARY EDUCATION RECEIVING EACH TYPE OF FINANCIAL AID, BY TYPE OF SCHOOL AND ABILITY: 1972-73

Source and Type of Aid	Total			Voc/Tech			2-Year College			4-Year College		
	High Ability	Medium Ability	Low Ability	High Ability	Medium Ability	Low Ability	High Ability	Medium Ability	Low Ability	High Ability	Medium Ability	Low Ability
Federal or Non-Federal Aid	42.6	33.1	29.1	36.7	31.3	27.7	32.2	25.1	26.5	45.6	40.8	44.6
Non-Federal Aid	31.9	18.3	11.5	18.5	12.6	7.4	22.3	13.4	10.9	35.1	24.3	19.8
Federal Aid	23.7	21.6	22.0	24.1	21.8	21.3	15.1	15.1	19.8	26.0	27.2	34.0
Federal Scholarships or Grants	6.8	5.9	7.6	4.5	3.9	2.9	4.9	4.6	5.4	7.4	7.8	18.5
Federal Loans	14.9	11.6	9.8	14.3	13.2	11.9	4.7	4.1	4.6	17.6	17.2	18.2
College Work-Study Programs	7.3	6.4	6.9	4.7	2.6	3.0	6.6	5.4	6.5	7.7	9.0	14.6
Other Federal Programs	3.9	4.7	5.4	4.2	4.8	5.4	4.8	5.2	7.4	3.7	4.5	4.8
Savings or Earnings	64.6	53.9	36.6	61.0	43.9	31.6	63.2	56.9	46.0	65.9	56.8	39.6
Family Support	69.6	59.1	40.3	56.9	52.5	35.3	58.8	57.1	43.4	73.7	65.4	54.3
Total N (unweighted)	3091	3545	1420	169	586	379	523	1124	470	2299	1659	386

Table 7

PERCENTAGE OF STUDENTS ENROLLED IN POSTSECONDARY EDUCATION RECEIVING EACH TYPE OF FINANCIAL AID, BY TYPE OF SCHOOL AND SES: 1972-73

Source and Type of Aid	Total			Voc/Tech			2-Year College			4-Year College		
	High SES	Medium SES	Low SES	High SES	Medium SES	Low SES	High SES	Medium SES	Low SES	High SES	Medium SES	Low SES
Federal or Non-Federal Aid	27.0	39.7	49.7	25.3	29.2	38.2	13.7	29.1	44.5	31.3	52.0	67.7
Non-Federal Aid	19.4	24.7	27.4	10.9	11.2	13.9	9.0	16.9	22.7	23.5	35.2	43.0
Federal Aid	13.5	25.3	36.5	16.1	20.6	28.6	5.8	16.4	31.9	15.7	34.3	49.9
Federal Scholarships or Grants	2.4	7.0	15.0	1.4	3.2	5.7	0.5	4.7	12.3	3.2	10.1	24.8
Federal Loans	7.4	14.8	18.9	8.7	13.0	16.5	1.1	4.5	10.0	9.4	23.1	29.4
College Work-Study Programs	3.5	7.2	12.9	3.8	1.9	5.0	1.7	6.0	13.9	3.9	10.4	18.9
Other Federal Programs	3.0	5.0	7.3	3.5	4.3	7.1	3.2	5.8	8.3	2.9	5.0	7.7
Savings or Earnings	56.4	56.9	45.9	45.7	44.1	32.9	49.8	58.0	54.4	60.3	63.0	52.7
Family Support	73.7	58.1	41.3	61.4	52.0	35.6	66.3	53.3	43.2	78.3	65.6	49.3
Total N (unweighted)	3749	5084	2322	196	781	545	787	1527	664	2634	2471	895

level decreased. In other words, participation in student financial aid programs was inversely related to SES. These differences in the financial aid participation rates of SES groups were greatest among students attending four-year colleges or universities. Furthermore, as Table 8 shows, this relationship is consistent across all levels of ability; that is, within ability groups, the higher a student's SES, the less likely he was to have received financial aid. (Primarily because of breakdowns into more groups, these differences are more dramatically demonstrated in the tabulations by family income in Appendix A.) Table 8 also demonstrates, however, that the probability of receiving non-Federal aid was more highly related to ability than was the probability of receiving Federal aid. This finding is consistent with and reinforces the tendency manifested in Table 6 and noted in the previous paragraph.

Relationship of Financial Aid to Family Income Level

Perhaps the most significant comparisons are based on family income. Table 9 provides further data showing the pronounced relationship between type of financial aid received and family income level, with the latter broken down into ten categories (allowing for much greater discrimination than did the tripartite SES classification). As would be expected, the proportions of students receiving either Federal or non-Federal aid decreased as family income level increased. For example, 56.8 percent of the students from families with incomes of less than $3,000 received some type of Federal or non-Federal aid, while fewer than one in five of the students from families with incomes in excess of $18,000 received such support.

An important finding is that although students in postsecondary education from families with income levels of $9,000 or above reported (at each level) receiving Federal aid less often than they reported receiving non-Federal aid, the proportions from income levels below $9,000 with Federal support exceeded--and increased markedly as income decreased--the proportions with non-Federal support. For example, 47.8 percent of the students from family incomes below $3,000 received Federal aid but only 31.0 percent of these students received non-Federal aid; of the students from families with incomes in the $9,000 - $10,499 range,

Table 8

PERCENTAGE OF STUDENTS ENROLLED IN POSTSECONDARY EDUCATION RECEIVING EACH TYPE OF FINANCIAL AID, BY ABILITY AND SES:* 1972-73

Source and Type of Aid	High Ability			Medium Ability			Low Ability		
	High SES	Medium SES	Low SES	High SES	Medium SES	Low SES	High SES	Medium SES	Low
Federal or Non-Federal Aid	31.9	49.6	67.2	19.3	36.4	48.3	20.4	21.6	41.
Non-Federal Aid	25.3	35.8	49.4	11.6	19.9	25.4	10.5	8.8	15.
Federal Aid	14.7	29.8	43.2	10.2	23.8	35.6	11.8	15.0	33.
Federal Scholarships or Grants	3.3	9.0	14.9	1.0	5.3	16.6	2.4	4.0	13.
Federal Loans	8.6	20.0	25.0	5.3	13.3	18.1	4.0	5.7	16.
College Work-Study Programs	4.4	9.1	14.1	2.5	6.5	13.5	3.5	4.9	10.
Other Federal Programs	2.3	4.3	10.2	3.1	4.9	7.2	4.1	5.0	6.
Savings or Earnings	61.5	67.9	65.1	52.5	56.3	49.3	44.1	36.0	35.
Family Support	78.0	64.3	50.4	68.6	58.9	42.9	61.6	41.9	32.
Total N (unweighted)	1496	1296	297	1029	1822	688	165	579	66

*See Table A-2, Appendix A, for breakdown by family income level.

PERCENTAGE OF STUDENTS ENROLLED IN POSTSECONDARY EDUCATION
RECEIVING EACH TYPE OF FINANCIAL AID BY FAMILY INCOME AND TYPE OF SCHOOL: 1972-73

Source and Type of Aid	Family Income									
	Less than $3,000	$3,000 to $5,999	$6,000 to $7,499	$7,500 to $8,999	$9,000 to $10,499	$10,500 to $11,999	$12,000 to $13,499	$13,500 to $14,999	$15,000 to $18,000	Over $18,000
Students in All Institutions										
Federal or Non-Federal Aid	56.8	56.2	50.9	49.8	48.5	40.2	37.9	37.1	30.0	19.7
Non-Federal Aid	31.0	29.8	31.7	30.7	32.6	26.4	26.7	22.7	19.7	14.0
Federal Aid	47.8	44.6	37.4	34.4	29.4	25.2	21.3	21.2	15.3	8.0
Federal Scholarships or Grants	26.4	19.9	13.8	12.1	7.1	4.8	3.8	2.4	3.1	1.2
Federal Loans	24.0	21.6	21.5	20.7	16.9	15.1	12.7	14.9	9.4	3.4
College Work-Study Programs	16.5	17.7	11.9	10.6	10.1	6.2	5.0	5.4	3.2	2.1
Other Federal Programs	11.8	11.2	8.2	5.7	4.6	5.3	3.5	3.5	2.1	1.9
Savings or Earnings	38.0	46.5	53.2	58.5	59.9	62.2	58.1	63.4	61.8	54.6
Family Support	30.0	37.7	49.3	54.6	59.3	57.5	63.0	70.4	71.9	76.6
Total N (unweighted)	437	872	739	743	971	771	785	631	934	1686
Students in Vocational-Technical Schools										
Federal or Non-Federal Aid	41.5	43.7	36.1	38.6	30.5	25.4	26.0	43.8	28.3	13.0
Non-Federal Aid	16.4	12.1	13.[illegible]	15.9	13.4	6.6	13.8	18.0	9.4	0.8
Federal Aid	30.8	35.5	29.6	25.9	18.8	20.5	13.9	[illegible]	[illegible]	13.0
Federal Scholarships or Grants	7.5	6.4	7.4	6.0	1.4	4.8	0.0	0.0	2.2	0.0
Federal Loans	17.8	18.8	14.9	14.3	12.5	15.5	8.7	22.5	13.2	9.7
College Work-Study Programs	4.3	4.9	5.6	3.5	3.9	3.1	3.6	1.7	0.0	3.0
Other Federal Programs	7.3	11.6	7.8	6.4	3.2	0.0	1.6	3.2	3.4	1.7
Savings or Earnings	26.4	39.0	32.3	46.3	42.2	47.6	47.1	54.2	37.9	40.9
Family Support	31.3	38.5	38.4	46.6	50.0	46.0	62.1	54.2	60.6	65.7
Total N (unweighted)	93	179	147	139	141	102	87	76	92	95
Students in 2-Year Institutions										
Federal or Non-Federal Aid	54.0	54.4	43.0	38.5	34.8	26.7	[illegible].2	16.2	15.1	13.3
Non-Federal Aid	26.2	28.1	23.6	21.6	20.1	15.6	[illegible].5	8.7	10.7	7.8
Federal Aid	42.0	41.6	28.8	23.5	19.4	16.0	10.6	7.5	5.6	5.5
Federal Scholarships or Grants	18.6	15.8	11.4	8.0	4.8	3.4	3.1	0.0	1.5	0.2
Federal Loans	13.0	11.5	10.2	7.6	2.7	6.2	0.6	3.3	2.6	1.5
College Work-Study Programs	15.2	19.6	12.6	8.6	9.5	3.6	3.0	2.7	0.9	2.1
Other Federal Programs	19.3	11.5	9.5	7.0	7.5	4.8	4.4	2.5	1.8	2.3
Savings or Earnings	42.3	48.4	59.8	61.7	59.5	66.5	57.8	58.7	53.6	50.4
Family Support	30.0	39.2	50.3	51.2	55.2	50.8	59.7	62.5	65.2	68.2
Total N (unweighted)	100	252	218	211	263	232	220	155	250	339
Students in 4-Year Institutions										
Federal or Non-Federal Aid	74.9	70.7	66.5	64.2	63.1	56.4	48.2	44.4	37.4	22.4
Non-Federal Aid	44.3	43.6	46.3	43.2	46.7	41.2	36.2	29.4	25.3	17.1
Federal Aid	66.2	56.8	49.9	47.2	38.9	34.6	30.4	26.1	19.7	8.5
Federal Scholarships or Grants	42.6	32.1	19.4	17.8	10.5	6.4	5.5	4.1	4.0	1.6
Federal Loans	36.4	33.2	33.5	32.6	25.9	22.2	21.1	18.7	12.4	3.5
College Work-Study Programs	23.9	25.4	15.9	15.8	13.3	9.7	6.7	7.2	4.7	2.0
Other Federal Programs	12.5	11.9	7.5	5.1	3.7	7.1	3.6	3.6	2.2	1.9
Savings or Earnings	43.1	53.0	62.0	65.0	65.8	68.8	63.1	68.3	71.4	57.8
Family Support	32.6	40.5	57.4	62.9	68.1	68.8	69.2	78.4	78.6	84.0
Total N (unweighted)	193	371	325	353	507	397	435	369	555	1185

29.4 percent received Federal and 32.6 percent received non-Federal aid. Thus, Federal aid, as contrasted to non-Federal aid, was more heavily directed to students from families with incomes below $9,000. In fact, only 8.0 percent of the students from families with incomes of $18,000 or above reported any sort of Federal aid and only 1.2 percent of these students reported Federal scholarships or grants, reflecting an apparent trend (particularly at the Federal level) to award scholarships as well as grants primarily on the basis of need with less regard to achievement. (This trend was also reflected in Table 8.)

The receipt of Federal and non-Federal aid varied by type of school attended as well as by family income level. Two-thirds of those from families with incomes of less than $3,000 who entered four-year colleges or universities received Federal aid, while the percentages of students in this family income category receiving Federal aid were 42.0 for those in two-year institutions and 30.8 for those in vocational-technical schools. A similar relationship exists with respect to the receipt of non-Federal aid, the percentages being 44.3, 26.2, and 16.4 respectively for four-year, two-year, and vocational-technical schools.

When the proportions of students receiving Federal scholarships or grants as opposed to the proportions receiving Federal loans are examined by family income level and type of school, it can be seen that Federal aid more often took the form of loans than scholarships or grants except at the lowest income levels (and even there for students in vocational-technical schools).

Finally, it is worth pointing out that while the percentage of students receiving family support increases as family income level increases, the proportions of students receiving such support at even the lowest income levels testifies to the willingness of their families to make sacrifices to provide for their children's education. It is expected, however, that later analyses will reveal significant differences in the dollar amounts of these family contributions.

Relationship of Financial Aid to High School Program

Table 10 shows, for the total population, that students in the academic program in high school were more likely to receive both Federal

Table 10

PERCENTAGE OF STUDENTS ENROLLED IN POSTSECONDARY EDUCATION RECEIVING EACH TYPE OF FINANCIAL AID, BY TYPE OF SCHOOL AND HIGH SCHOOL PROGRAM: 1972-73

Source and Type of Aid	Total			Voc/Tech			2-Year College			4-Year College		
	General	Academic	Voc/Tech	General	Academic	Voc/Tech	General	Academic	Voc/Tech	General	Academic	Voc/Tech
Federal or Non-Federal Aid	31.4	40.0	28.7	31.0	32.4	30.0	24.7	30.0	25.3	41.8	44.5	41.0
Non Federal Aid	16.5	27.7	12.7	12.0	14.3	9.2	12.2	19.2	12.4	24.7	32.2	22.2
Federal Aid	21.5	23.7	20.3	22.1	22.7	22.0	16.5	15.5	17.3	29.0	26.8	30.0
Federal Scholarships or Grants	5.9	7.2	5.3	2.8	6.9	1.2	4.6	5.2	4.4	9.6	8.0	17.1
Federal Loans	10.4	14.1	10.5	12.6	12.6	14.8	4.5	4.6	4.6	16.7	17.5	16.8
College Work-Study Programs	6.6	7.2	5.1	3.4	3.4	2.4	5.9	6.3	6.6	9.9	8.0	10.5
Other Federal Programs	5.9	4.1	5.0	6.2	3.4	5.5	5.8	5.1	5.7	6.4	3.9	3.8
Savings or Earnings	47.3	58.8	44.3	35.0	48.1	39.3	50.1	57.4	54.1	55.0	61.1	50.3
Family Support	54.0	65.1	44.2	43.5	56.8	43.0	53.3	57.0	47.7	65.9	69.6	55.5
Total N (unweighted)	3104	6737	1510	546	471	530	1094	1416	520	1203	4597	300

and non-Federal support than were students in general and vocational-technical curricula. This finding is hardly surprising. What might be surprising, however, is that this relationship is not stronger or that it doesn't hold within type of school (especially for Federal aid). The reason for this is probably that these percentages are confounded by SES and ability level, both of which are highly related to participation in financial aid programs.

Table 10 also reflects the fact (noted earlier) that students in four-year colleges or universities receive more aid than those in two-year or vocational-technical schools, and suggests that type of post-secondary school attended is more important than high school program in determining whether or not an individual will receive financial aid.

Relationship of Financial Aid to Geographic Region

An examination of Table 11 shows that a substantially greater proportion of students in the Northeast (31.5 percent) were receiving non-Federal aids than were students in the other three geographic regions. This in not surprising since States with strong tax bases and/or heavy reliance on private institutions (i.e., most Northeastern States) have rather extensive State student aid programs and the institutions themselves are likely to have strong financial aid programs. In contrast, many Southern States have low tax bases and, consequently, State aid programs in this region are relatively weak or virtually nonexistent.* Regional differences with respect to Federal aid were, for the most part, negligible.

*Boyd, J. D. "An Examination of State Efforts in Removing Financial Barriers to Postsecondary Education." Illinois State Scholarship Commission, August, 1969.

Table 11

PERCENTAGE OF STUDENTS ENROLLED IN POSTSECONDARY EDUCATION RECEIVING EACH TYPE OF FINANCIAL AID, BY TYPE OF SCHOOL AND GEOGRAPHIC REGION: 1972-73

Source and Type of Aid	Total				Voc/Tech				2-Year College				4-Year College			
	North-east	North Central	South	West	North-east	North Central	South	West	North-east	North Central	South	West	North-east	North Central	South	West
Federal or Non-Federal Aid	42.8	36.9	33.0	30.0	31.8	33.6	26.8	29.0	36.8	26.9	25.3	21.9	49.8	42.9	39.6	41.2
Non-Federal Aid	31.5	22.2	18.4	17.5	16.8	12.8	6.0	9.2	25.8	12.8	14.0	11.5	38.8	28.9	24.6	27.0
Federal Aid	23.6	24.4	21.8	19.4	19.2	25.3	21.3	21.0	17.6	17.7	15.3	14.1	28.2	28.0	26.0	26.5
Federal Scholarships or Grants	6.6	7.3	6.2	6.1	4.4	4.5	1.9	3.2	5.9	4.6	4.1	4.8	7.8	9.5	8.6	8.5
Federal Loans	15.0	14.2	11.4	8.4	11.6	15.4	11.7	14.2	7.3	5.5	4.3	1.8	19.8	17.9	15.0	15.4
College Work-Study Programs	5.9	6.7	7.7	6.5	2.9	4.1	2.7	1.0	6.3	5.7	6.4	6.2	6.8	8.2	10.1	8.9
Other Federal Programs	2.9	5.4	5.1	5.4	2.2	5.4	7.1	5.4	3.5	6.7	5.3	5.9	2.9	5.1	4.7	4.9
Savings or Earnings	54.5	60.9	44.7	55.6	40.6	48.9	32.4	34.7	53.3	60.4	47.2	55.8	60.4	66.5	49.0	63.0
Family Support	61.5	58.8	60.0	56.5	48.5	48.7	45.7	44.7	56.9	49.9	56.6	53.4	68.8	67.0	68.8	67.4
Total N (unweighted)	2538	2876	3914	2093	353	460	572	174	554	599	938	956	1481	1662	2151	834

Fulfillment of Financial Aid Plans

The correspondence between spring 1972 financial aid plans and 1972-73 academic year financial aid status for the total group and for subgroups defined in terms of the basic classification variables is summarized in Table 12. For ease and clarity of presentation, only the three broadest categories of student aid have been included in this table. It was felt that these three categories would suffice to illustrate the most important findings regarding fulfillment of financial aid plans. However, the interested reader is referred to the tables in Appendix C for the complete presentation of these data for each type of aid.

Table 12 shows that fewer than half (44.9 percent) of the high school seniors who planned in the spring of 1972 to obtain some kind of Federal or non-Federal aid for postsecondary education actually received such aid during the 1972-73 academic year. A higher proportion of individuals planning to obtain Federal aid were able to fulfill their plans (38.1 percent) than were those who planned for non-Federal aid (33.3 percent). In general, while this table--and the more detailed tables in Appendix C--indicate that the probability that these high school seniors would fulfill their specific financial aid plans was quite low, the probability that they would receive some type of Federal or non-Federal support was much higher (i.e., about .50). For example, only 19.7 percent of the high school seniors who were planning to get Federal scholarships or grants actually did so (see Table C-1, Appendix C). However, 37.0 percent of these individuals did receive some sort of Federal aid, and 48.0 percent received support from some type of Federal or non-Federal program. Furthermore, taking a broader view of financial aid plans, it can be seen that, for the total group and for whites in particular, a larger proportion in each of the two broad planning categories (Federal and non-Federal) got the type of aid planned than got the other type, but that this is not true of blacks, Spanish-Americans, or low SES students planning to get non-Federal aid.

FULFILLMENT OF FINANCIAL AID PLANS
FOR THE TOTAL GROUP AND FOR STUDENT SUBGROUPS

Source and Type of Aid Planned for in Spring 1972	Source/Type of Aid Received in 1972-73 Academic Year			Total N (unweighted)
	Federal or Non-Federal Aid	Non-Federal Aid	Federal Aid	
Total Group				
Federal or Non-Fedreral Aid	44.9	29.2	27.9	6300
Non-Federal Aid	46.7	33.3	27.3	5201
Federal Aid	49.4	29.2	38.1	4033
SEX:				
Males				
Federal or Non-Federal Aid	41.8	26.6	24.8	3117
Non-Federal Aid	43.7	30.7	24.3	2589
Federal Aid	45.2	25.3	32.6	1936
Females				
Federal or Non-Federal Aid	48.0	31.8	31.0	3177
Non-Federal Aid	49.7	35.9	30.4	2607
Federal Aid	53.5	33.0	40.8	2093
RACE:				
Black				
Federal or Non-Federal Aid	41.6	19.8	35.6	952
Non-Federal Aid	43.3	22.3	36.5	775
Federal Aid	44.3	20.2	39.3	745
White				
Federal or Non-Federal Aid	45.3	30.5	26.6	4695
Non-Federal Aid	47.1	34.8	25.9	3893
Federal Aid	50.3	30.6	36.4	2815
Spanish-American				
Federal or Non-Federal Aid	43.4	22.8	35.2	284
Non-Federal Aid	65.0	25.0	36.3	224
Federal Aid	47.6	25.5	39.4	229
SES:*				
High SES				
Federal or Non-Federal Aid	41.3	30.8	20.7	1582
Non-Federal Aid	43.9	35.0	20.6	134
Federal Aid	46.9	31.5	30.9	864
Medium SES				
Federal or Non-Federal Aid	45.9	29.4	28.8	3042
Non-Federal Aid	47.5	33.4	28.2	2527
Federal Aid	50.7	29.7	37.9	1914
Low SES				
Federal or Non-Federal Aid	47.0	27.0	34.4	1655
Non-Federal Aid	48.7	31.0	34.1	1312
Federal Aid	49.4	26.3	40.0	1243

(Continued)

Table 12 (continued)

FULFILLMENT OF FINANCIAL AID PLANS
FOR THE TOTAL GROUP AND FOR STUDENT SUBGROUPS

Source and Type of Aid Planned for in Spring 1972	Source/Type of Aid Received in 1972-73 Academic Year			Total N (unweighted)
	Federal or Non-Federal Aid	Non-Federal Aid	Federal Aid	
ABILITY:				
High Ability				
Federal or Non-Federal Aid	54.3	41.3	30.6	2286
Non-Federal Aid	56.2	45.1	30.5	2020
Federal Aid	60.6	43.5	42.3	1393
Medium Ability				
Federal or Non-Federal Aid	41.6	23.1	27.6	2511
Non-Federal Aid	42.6	26.6	26 5	2033
Federal Aid	45.9	21.9	35.8	1589
Low Ability				
Federal or Non-Federal Aid	27.9	11.9	20.8	1187
Non-Federal Aid	28.3	13.9	19.8	897
Federal Aid	31.7	12.5	25.1	843
HIGH SCHOOL PROGRAM:				
General				
Federal or Non-Federal Aid	37.0	19.8	25.3	a 1561
Non-Federal Aid	37.7	24.0	23.7	1180
Federal Aid	42.5	19.1	33.5	1010
Academic				
Federal or Non-Federal Aid	50.2	35.1	29.8	3837
Non-Federal Aid	52.2	38.9	29.6	3332
Federal Aid	54.9	35.5	39.8	2410
Voc-Tech				
Federal or Non-Federal Aid	29.0	12.9	21.5	902
Non-Federal Aid	28.8	15.0	19.6	689
Federal Aid	32.8	13.4	26.3	613
REGION:				
Northeast				
Federal or Non-Federal Aid	52.6	38.7	29.1	1472
Non-Federal Aid	54.5	42.0	29.3	1299
Federal Aid	59.3	41.0	39.2	871
North Central				
Federal or Non-Federal Aid	46.2	29.3	30.2	1688
Non-Federal Aid	47.4	33.2	29.3	1424
Federal Aid	39.9	29.2	39.2	1066
South				
Federal or Non-Federal Aid	38.2	21.7	25.9	2031
Non-Federal Aid	39.2	25.4	24.6	1605
Federal Aid	42.1	20.9	33.7	1359
West				
Federal or Non-Federal Aid	39.1	23.7	24.6	1109
Non-Federal Aid	41.6	28.6	23.7	873
Federal Aid	44.7	23.6	33.7	737

a See Table A-3, Appendix A, for breakdown by family income level.

The remainder of this section will describe similarities and differences in the fulfillment of financial aid plans for the various subpopulations. These comparisons should provide some preliminary insights into the manner in which certain factors affect such plan fulfillment.

In addition to those already mentioned, examination of Table 12 reveals several interesting findings concerning the NLS subpopulations. These include:

(1) Females were clearly and consistently more likely than males to fulfill their plans for all categories of student financial aid.

(2) Whites were more likely than blacks or Spanish-Americans to fulfill their plans for non-Federal support, but less likely than these minority groups to fulfill their plans concerning Federal aid.

(3) The relationship of plan fulfillment to SES was also dependent upon source of student aid. With respect to plans for non-Federal aid, 35.0 percent of the high SES seniors fulfilled such plans while the corresponding percentages for the medium and low SES groups were 33.4 percent and 31.0 percent, respectively. On the other hand, low SES seniors were more likely than medium SES seniors who, in turn, were more likely than high SES seniors to fulfill their plans for Federal aid.

(4) There was a strong and consistent relationship between ability level and fulfillment of financial aid plans. Regardless of aid category, the higher the seniors' ability level the more likely they were to fulfill their plans for financial support.

(5) Seniors who were in high school academic programs were most likely to fulfill their Federal and/or non-Federal financial aid plans while vocational-technical students were least likely to fulfill their plans for either type of aid. While academic students were just as likely to fulfill their plans for non-Federal aid as they were to fulfill their plans for Federal aid, seniors in general and vocational-technical programs were considerably more likely to achieve fulfillment of their Federal aid plans than of their non-Federal aid plans.

(6) Regional differences in regard to fulfillment of plans for Federal aid were negligible. There were substantial differences among regions regarding plan fulfillment for non-Federal aid, however. Students in the Northeast were most likely to fulfill their non-Federal aid plans (42.0 percent) while students in the South were least likely to do so (25.4 percent). These differences are likely due to the disproportionate availability of non-Federal funds within regions noted earlier.

Impact of Financial Aid on Student Persistence

The previous sections have presented data on the proportions of students and student subgroups from the high school class of 1972 who (1) planned for various kinds of student financial aid as high school seniors, (2) received aid from various sources in their first year of postsecondary education, and (3) fulfilled their specific financial aid plans. These results provide sound national estimates of the 1972 graduating class because they are based upon data from a national probability sample, weighted to adjust for nonrespondent bias.

The final set of analyses will focus on the issue of student persistence and the impact, if any, of financial aid programs and practices on student attrition. More specifically, questions to be considered in this section of the report include:

(1) To what extent is student persistence in postsecondary education affected by participation in financial aid programs?
(2) To what extent is persistence affected by the fulfillment or nonfulfillment of student financial aid plans?
(3) Does the effect of financial aid vary according to student ability level and/or type of postsecondary institution (i.e., vocational-technical school vs. two-year college vs. four-year college or university)?

The data for this analysis were based on 11,421 respondents to the First Follow-Up Questionnaire who reported entering some form of postsecondary education in October 1972. All other NLS sample members were excluded from analysis in this section. The principal dependent variable--student persistence--was defined in terms of two variables: postsecondary education status in October 1973, and educational plans (expectations) for October 1974. On the basis of his or her responses to questions concerning these variables, each respondent was assigned to one of four

categories, or levels, of persistence: (1) studying in October 1973 and planning to study in October 1974, (2) studying in October 1973 but not planning to study in October 1974, (3) not studying in October 1973 but planning to study in October 1974, and (4) not studying in October 1973 and not planning to study in October 1974. Respondents were also classified as "users" or "nonusers" based on whether or not they reported having received any Federal or non-Federal aid as defined earlier. Finally, using this criterion plus data from the Base-Year Student Questionnaire concerning students' plans for financial aid after high school, respondents were also classified as either "planners and users" or "planners and nonusers". (Sample members who were studying in October 1972 but had not indicated any plans for financial aid as seniors in high school were classified as "nonplanners" and excluded from further analysis of the effect of planning; they are, however, included in the "users" and "nonusers" categories.) These subgroups were then used to examine the effect of student financial aid on persistence in postsecondary education, controlling for both ability and type of school (since these variables have been shown to be important factors in predicting educational attainment as well as financial aid participation).

The results of this phase of the study are presented in Table 13. This table provides national estimates of the (levels of) persistence of students in postsecondary education for the high school class of 1972. In general, once enrolled in postsecondary education, users of financial aid were more likely to have completed the first year and started the second year than were nonusers of financial aid. Students in two-year and four-year colleges who received financial aid were also more likely to be planning to continue into their third year of postsecondary study than were their counterparts who did not receive aid. This relationship was especially strong for students in four-year colleges and universities. The fact that it was also found to hold (though somewhat more weakly) for two-year or community colleges probably reflects the substantial number of students in college-parallel programs who were planning to transfer to a four-year institution.

Table 13

PERSISTENCE OF STUDENTS IN POSTSECONDARY EDUCATION, BY ABILITY AND BY TYPE OF SCHOOL

Subgroup	Extent of Persistence*				Total N (unweighted)
	I	II	III	IV	
	Vocational-Technical Schools				
TOTAL GROUP					
Users	25.0	44.5	60.2	100.0	503
Nonusers	22.3	39.7	56.4	100.0	1056
Planners-Users	26.3	47.0	62.8	100.0	300
Planners-Nonusers	24.3	44.8	58.4	100.0	363
LOW ABILITY					
Users	18.3	42.9	55.3	100.0	101
Nonusers	14.4	27.9	45.8	100.0	278
Planners-Users	15.0	38.1	53.4	100.0	79
Planners-Nonusers	16.2	32.5	45.8	100.0	150
MEDIUM ABILITY					
Users	22.7	45.6	59.7	100.0	196
Nonusers	25.4	43.4	59.3	100.0	390
Planners-Users	25.2	46.5	60.4	100.0	159
Planners-Nonusers	27.4	46.2	59.7	100 0	157
HIGH ABILITY					
Users	41.6	54.0	76.1	100.0	68
Nonusers	36.7	63.0	67.3	100.0	101
Planners-Users	44.0	58.5	78.8	100.0	50
Planners-Nonusers	33.6	72.3	79.8	100.0	44
	2-Year Institutions				
TOTAL GROUP					
Users	61.7	77.6	90.2	100.0	862
Nonusers	55.9	69.8	83.5	100.0	2185
Planners-Users	62.5	77.4	90.8	100.0	537
Planners-Nonusers	56.9	68.7	83.9	100.0	818
LOW ABILITY					
Users	65.9	77.2	87.7	100.0	124
Nonusers	47.0	62.8	77.8	100.0	346
Planners-Users	63.6	76.6	87.9	100.0	108
Planners-Nonusers	51.0	64.5	80.1	100.0	205
MEDIUM ABILITY					
Users	54.5	74.0	89.9	100.0	288
Nonusers	55.7	70.3	84.9	100.0	836
Planners-Users	56.8	73.4	90.5	100.0	238
Planners-Nonusers	55.5	67.1	83.4	100.0	388
HIGH ABILITY					
Users	72.0	81.9	91.8	100.0	175
Nonusers	66.1	76.0	87 6	100.0	348
Planners-Users	73.0	83.1	93.2	100.0	154
Planners-Nonusers	65.2	75.7	87.8	100.0	173

(Continued)

Table 13 (Continued)
PERSISTENCE OF STUDENTS IN POSTSECONDARY EDUCATION,
BY ABILITY AND BY TYPE OF SCHOOL

Subgroup	Extent of Persistence*				Total N (unweighted)
	I	II	III	IV	
	4-Year Institutions				
TOTAL GROUP					
Users	82.8	86.9	95.0	100.0	2743
Nonusers	78.3	84.5	93.8	100.0	3385
Planners-Users	83.9	87.9	95.6	100.0	1871
Planners-Nonusers	77.3	83.5	93.5	100.0	1305
LOW ABILITY					
Users	73.9	80.8	94.6	100.0	184
Nonusers	59.6	70.9	88.4	100.0	202
Planners-Users	75.6	83.0	96.5	100.0	166
Planners-Nonusers	55.9	68.5	87.3	100.0	133
MEDIUM ABILITY					
Users	78.4	84.7	94.4	100.0	706
Nonusers	75.8	80.7	91.3	100.0	953
Planners-Users	79.2	85.2	95.0	100.0	631
Planners-Nonusers	78.1	83.3	92.6	100.0	481
HIGH ABILITY					
Users	87.0	89.8	95.9	100.0	1055
Nonusers	82.1	88.2	96.3	100.0	1244
Planners-Users	87.6	90.2	95.8	100.0	986
Planners-Nonusers	79.7	85.8	94.9	100.0	637

* I: entries represent percentages of subgroups in PSE in October 1973 and planning for PSE in October 1974

II: entries represent percentages of subgroups in PSE in October 1973, regardless of their plans for October 1974

III: entries represent percentages of subgroups planning for PSE in October 1974, regardless of their PSE status in October 1973

IV: total subgroup; includes III plus percentage not in PSE in October 1973 and not planning PSE in October 1974

As shown in Column II of Table 13, the relationship between participation in financial aid programs and increased persistence holds for all ability levels as well as for each type of school, with the exception of high ability students in vocational-technical schools. This exception and the persistence estimates for vocational-technical students in general are probably not very meaningful since many of these students are in one-year programs and thus could have successfully completed their program of study by October 1973.

Table 13 also indicates that, within each type of school, the greatest impact of financial aid in terms of increased persistence is on low ability students. It is not surprising that, once enrolled, high ability students demonstrate a strong tendency to persist in postsecondary education even without the benefit of financial aid. But the true impact of financial aid on the educational persistence of high ability students may be masked in this table by the higher concentration of high SES students at this ability level. Table 14 represents an effort to explore this possibility for students at four-year institutions. (The numbers of sample members attending vocational-technical schools and two-year institutions are too small to provide stable results and thus are not similarly displayed.)

While some differences emerge, the general trends observed in Table 13 are also manifested in Table 14. In most instances the differences between users and nonusers in terms of percentages of students persisting are even more substantial than were previously observed. As suspected, this finding is especially evident for high ability groups at the low and middle SES levels; at the high SES level, however, the differences in persistence rates between users and nonusers virtually disappeared for middle and high ability groups. In other words, Table 14 demonstrates quite clearly that, for low and middle SES students of all ability levels, participation in financial aid programs is strongly related to increased persistence. The fact that this is not also the case for high SES students is neither surprising nor disturbing since it simply implies that postsecondary attrition (or completion) rates are unlikely to be greatly affected by attempting to remove financial barriers that are

TABLE IV

PERSISTENCE OF STUDENTS IN FOUR-YEAR POSTSECONDARY INSTITUTIONS, BY SES AND BY ABILITY

Subgroup	Extent of Persistence*				Total N (unweighted)
	I	II	III	IV	
Low SES Students					
LOW ABILITY					
Users	72.2	81.7	97.8	100.0	118
Nonusers	56.0	63.3	84.9	100.0	58
Planners-Users	72.3	81.5	97.7	100.0	111
Planners-Nonusers	57.3	65.2	87.7	100.0	45
MEDIUM ABILITY					
Users	73.3	80.4	92.8	100.0	191
Nonusers	67.9	69.8	84.8	100.0	90
Planners-Users	75.5	82.2	94.9	100.0	178
Planners-Nonusers	71.6	74.2	86.4	100.0	72
HIGH ABILITY					
Users	83.1	87.4	90.8	100.0	133
Nonusers	71.5	72.7	88.2	100.0	53
Planners-Users	84.0	87.8	91.3	100.0	131
Planners-Nonusers	72.2	73.7	93.4	100.0	44
Medium SES Students					
LOW ABILITY					
Users	74.7	77.2	87.0	100.0	52
Nonusers	55.5	66.2	87.4	100.0	91
Planners-Users	80.0	83.6	92.6	100.0	44
Planner-Nonusers	50.1	62.2	85.7	100.0	59
MEDIUM ABILITY					
Users	79.0	85.3	94.5	100.0	268
Nonusers	70.8	76.5	88.4	100.0	410
Planners-Users	79.3	85.6	94.9	100.0	340
Planners-Nonusers	75.4	82.1	92.8	100.0	229
HIGH ABILITY					
Users	87.9	90.7	96.3	100.0	498
Nonusers	75.8	84.6	93.9	100.0	374
Planners-Users	88.7	91.3	96.3	100.0	473
Planners-Nonusers	77.8	84.9	92.4	100.0	233
High SES Students					
LOW ABILITY					
Users	83.7	88.3	100.0	100.0	14
Nonusers	70.9	84.2	92.4	100.0	49
Planners-Users	88.0	94.1	100.0	100.0	11
Planners-Nonusers	69.1	84.9	88.7	100.0	25
MEDIUM ABILITY					
Users	81.9	87.4	95.7	100.0	147
Nonusers	81.7	86.5	95.1	100.0	451
Planners-Users	83.5	87.8	95.9	100.0	113
Planners-Nonusers	84.0	88.2	94.7	100.0	178
HIGH ABILITY					
Users	87.1	89.4	96.8	100.0	424
Nonusers	85.6	90.8	98.0	100.0	816
Planners-Users	87.5	89.7	96.8	100.0	382
Planners-Nonusers	81.9	87.8	96.8	100.0	360

*I: entries represent percentages of subgroups in PSE in October 1973 and planning for PSE in October 1974

II: entries represent percentages of subgroups in PSE in October 1973 regardless of their plans for October 1974

III: entries represent percentages of subgroups in PSE in October 1973, regardless of their PSE status in October 1973

IV: total subgroup; includes III plus percentage not in PSE in October 1973 and not planning PSE in October 1974

minimal or nonexistent. Furthermore, there is probably significant variation in both types and amounts of aid; this will be examined in later analyses.

Finally, with respect to the effects of fulfillment versus non-fulfillment of financial aid plans, Tables 13 and 14 show that plan fulfillment is strongly related to increased persistence across all types of schools and within each ability level. It is surprising to note, however, that the differences in proportions of students persisting between "planners and users" and "planners and nonusers" are generally no larger than those between "users" and "nonusers".

SUMMARY

This report has attempted to provide needed descriptive statistics concerning the current patterns of student financial support for post-secondary attainment and to examine the impact of student participation in Federal and non-Federal financial aid programs on educational persistence. Regarding the former, results presented in this report include the percentages (national estimates) of students and student subgroups who (1) planned for various kinds of financial aid as high school seniors, (2) received aid from various sources in their first postsecondary year, and (3) fulfilled their specific financial aid plans. Some of the major findings are summarized in this section.

Almost two-thirds of the nation's high school seniors (class of '72) who were planning to continue their education beyond high school indicated that they also planned to obtain some type of financial aid for this purpose. A substantially higher percentage of these students were planning for non-Federal as opposed to Federal assistance. Differences in aid plans for various student subgroups (defined in terms of sex, race, or ethnicity, socioeconomic status, academic ability, high school program, and geographic region) were also discussed.

Fewer than half of the high school seniors who had planned in the spring of 1972 to obtain some kind of Federal or non-Federal aid for postsecondary education reported having received such aid during the 1972-73 academic year. In general, while the probability that these students would fulfill their specific financial aid plans--e.g., plan for a Federal scholarship and receive a Federal scholarship--was quite low, the probability that they would receive support from some Federal or non-Federal source was considerably higher (i.e., about .50). The probability of financial aid plan fulfillment varied according to student subgroup as well as by source of funds. For example, minority group and low SES students were more likely to fulfill their plans for Federal aid than were their respective counterparts. In contrast, whites and high SES students were more likely to fulfill their plans for non-Federal aid.

Regardless of prior plans, it appears that the type of postsecondary school that an individual entered was an important factor in whether or not he/she received some kind of financial assistance. Students attending four-year colleges or universities were much more likely to report getting both Federal and non-Federal aid than were students enrolled in two-year or vocational-technical schools. Participation in financial aid programs was also strongly related to SES, family income, academic ability, and race or ethnicity. Low SES (low income) students and ethnic minorities were more likely to report both Federal and non-Federal aid than were high SES (high income) students and whites; ability level was more highly related to the probability of receiving non-Federal than Federal aid.

Finally, student participation in financial aid programs was found to be strongly related to increased educational persistence, across all types of schools and within each ability level. Though beyond the scope and purpose of the present investigation, it was noted that future analysis will take account of amounts of aid received and relate both type and amount of aid to persistence in postsecondary education.

Thus, while the results of these preliminary analyses provide some insight regarding educational continuance in the first postsecondary year, and the effect of financial aid on such continuance, they should not be considered conclusive. Although the attrition rate is highest in the first postsecondary year, a number of studies have shown that a substantial proportion of those contributing to this rate reenter school sometime later. Furthermore, students who enter vocational-technical schools and two-year colleges tend to do so at a later age than students who enter four-year institutions. Subsequent analyses employing second and third follow-up data will provide a much clearer understanding of what impact financial aid has on persistence and the educational attainments of this high school class.

APPENDICES

APPENDIX A

Supplementary Aid by Family Income Tables

Appendix B

Reliability of the Estimates

Appendix B

RELIABILITY OF THE ESTIMATES

The procedure used to estimate percentages in this survey involved the application of sample weights to allow unbiased estimates of national parameters. The weights were calculated as the inverse of sample inclusion probabilities for all students sampled, and were adjusted for nonresponse of the sample members. The sum of the individual weights was thus an estimate of the total number of the 1972 high school seniors in the United States.

Since the estimates are based on a sample, they may differ somewhat from the figures that would have been obtained if the entire population of the 1972 high school seniors were surveyed using the same survey procedures. As in any sample survey study, the results obtained from samples are therefore subject to sampling error as well as response errors and data processing errors.

The standard error is primarily a measure of sampling variability; that is, it reflects the variations that occur by chance because a sample rather than the entire 1972 high school class was surveyed. By referring to a statistic's standard error, one may infer in probability terms how close the sample value is to the population value and, consequently, how confident one may be in making inferences concerning a population parameter. For example, one may claim that the chances are about 68 out of 100 that an estimate from the sample would differ from the population value by less than the standard error, that the chances are about 90 out of 100 that the sample value would differ from the population value by less than 1.6 times the standard error, and that the chances are about 95 out of 100 that the difference between sample and population values would be less than twice the standard error.

This appendix can be used to estimate the standard error of percentages presented in the tables of this report. The standard error for a percentage is approximately a function of the sample size, the estimated percentage, and the subpopulation for which the estimate is to be made.

Knowing these three values, the reader can refer to the table and determine the approximate standard error. Surrounding the estimated percentage by plus and minus 2 standard errors will yield an interval in which the population percentage would fall 95 out of 100 times if the exact same sampling and estimation procedure was repeated indefinitely.

Table A-1

PERCENTAGE OF SENIORS PLANNING POSTSECONDARY EDUCATION WHO ARE ALSO PLANNING TO USE FINANCIAL AID, BY TYPE OF AID AND BY FAMILY INCOME LEVEL: SPRING 1972

Source and Type of Aid	Family Income Level				
	Less than $6,000	$6,000 to $8,999	$9,000 to $11,000	$12,000 to $14,999	$15,000 and over
Federal or Non-Federal Aid	82.9	77.8	72.6	65.8	49.8
Non-Federal Aid	65.6	64.2	61.7	57.6	41.9
Federal Aid	69.0	53.5	44.6	36.9	25.9
Federal Scholarships or Grants	30.2	18.6	13.5	10.8	6.9
Federal Loans	29.0	26.7	22.2	16.7	10.4
College Work-Study Programs	37.3	28.3	24.2	20.2	14.3
Other Federal Programs	30.4	16.0	9.3	6.2	4.2
Total N (unweighted)	1252	1429	1600	1250	2125

Table A-2

PERCENTAGE OF STUDENTS ENROLLED IN POSTSECONDARY EDUCATION RECEIVING EACH TYPE OF FINANCIAL AID BY FAMILY INCOME AND ABILITY: 1972-73

Source and Type of Aid	Family Income				
	Less Than $6,000	$6,000 to $8,999	$9,000 to $11,999	$12,999 to $14,999	$15,000 and over
	Low Ability Students				
Federal or Non-Federal Aid	44.1	35.9	24.2	17.0	17.2
Non-Federal Aid	16.4	12.5	6.9	12.7	8.4
Federal Aid	37.3	27.9	20.0	5.8	9.3
Federal Scholarships or Grants	17.5	9.1	3.8	0.0	2.4
Federal Loans	17.5	11.1	7.9	3.9	4.8
College Work-Study Programs	12.1	8.8	7.5	1.8	2.0
Other Federal Programs	6.3	8.6	4.7	0.9	2.1
Savings or Earnings	35.7	42.9	38.7	38.3	41.7
Family Support	31.9	37.9	36.5	46.7	64.6
Total N (unweighted)	399	228	173	120	148
	Medium Ability Students				
Federal or Non-Federal Aid	58.2	45.0	39.5	30.8	18.6
Non-Federal Aid	28.5	25.1	22.3	17.1	9.7
Federal Aid	48.7	32.0	24.2	18.7	10.2
Federal Scholarships or Grants	22.4	11.0	3.7	2.1	1.4
Federal Loans	23.6	18.3	13.9	11.7	4.9
College Work-Study Programs	18.9	9.2	6.8	4.7	2.6
Other Federal Programs	11.8	6.2	5.5	3.5	2.0
Savings or Earnings	44.6	57.5	60.7	56.2	54.3
Family Support	36.1	53.9	58.3	65.3	69.7
Total N (unweighted)	403	558	629	463	772
	High Ability Students				
Federal or Non-Federal Aid	71.8	63.9	54.6	45.5	27.5
Non-Federal Aid	54.5	45.7	41.2	34.5	21.1
Federal Aid	54.4	45.0	31.2	23.3	11.0
Federal Scholarships or Grants	26.7	14.8	8.6	4.7	2.4
Federal Loans	30.6	31.5	19.8	15.0	5.7
College Work-Study Programs	20.1	13.7	10.6	5.9	2.7
Other Federal Programs	17.7	7.8	4.3	2.7	1.7
Savings or Earnings	61.6	69.4	71.3	69.9	61.9
Family Support	40.1	60.1	64.6	74.1	82.0
Total N (unweighted)	179	364	533	473	1022

Table A-3
FULFILLMENT OF FINANCIAL AID PLANS FOR FAMILY INCOME GROUPS

Source and Type of Aid Planned for in Spring 1972	Source/Type of Aid Received in 1972-73 Academic Year			Total
	Federal or Non-Federal Aid	Non-Federal Aid	Federal Aid	N (Unweigh
FAMILY INCOME:				
Less than $6,000				
Federal or Non-Federal Aid	53.3	29.3	43.6	1032
Non-Federal Aid	54.0	34.1	42.3	813
Federal Aid	54.3	28.9	46.9	865
$6,000 to $8,999				
Federal or Non-Federal Aid	50.3	31.8	35.7	1111
Non-Federal Aid	52.7	36.4	36.4	907
Federal Aid	53.1	30.6	42.7	775
$9,000 to $11,999				
Federal or Non-Federal Aid	47.8	32.3	28.3	1158
Non-Federal Aid	49.7	36.9	27.3	967
Federal Aid	53.9	33.0	39.8	716
$12,000 to $14,999				
Federal or Non-Federal Aid	45.2	31.5	24.7	826
Non-Federal Aid	47.6	34.5	25.2	721
Federal Aid	48.3	30.6	32.[illegible]	459
$15,000 and Over				
Federal or Non-Federal Aid	37.8	26.6	17.2	1060
Non-Federal Aid	39.3	29.8	16.3	898
Federal Aid	43.9	26.7	26.6	549

Table B-1

APPROXIMATE STANDARD ERROR OF ESTIMATED PERCENTAGE

Estimated percentages	Sample Size for Base of Percentages															
	100	250	500	750	1,000	1,500	2,000	2,500	3,000	4,000	5,000	6,000	8,000	10,000	12,000	16,000	20,000
1 or 99%	1.0	0.7	0.5	0.4	0.34	0.28	0.24	0.22	0.20	0.17	0.16	0.14	0.12	0.11	0.10	0.09	0.08
5 or 95%	2.4	1.5	1.1	0.9	0.78	0.65	0.56	0.50	0.46	0.40	0.36	0.33	0.29	0.26	0.24	0.21	0.18
10 or 90%	3.4	2.2	1.5	1.3	1.11	0.91	0.79	0.71	0.65	0.57	0.51	0.47	0.41	0.36	0.33	0.29	0.26
15 or 85%	4.1	2.6	1.9	1.5	1.33	1.10	0.95	0.86	0.78	0.68	0.61	0.56	0.49	0.44	0.40	0.35	0.31
20 or 80%	4.6	2.9	2.1	1.7	1.51	1.24	1.08	0.97	0.89	0.77	0.69	0.63	0.55	0.50	0.45	0.40	0.35
25 or 75%	5.0	3.2	2.3	1.9	1.64	1.35	1.18	1.06	0.97	0.84	0.76	0.69	0.60	0.54	0.49	0.43	0.39
30 or 70%	5.3	3.4	2.4	2.0	1.75	1.44	1.25	1.12	1.03	0.89	0.80	0.74	0.64	0.57	0.53	0.46	0.41
35 or 65%	5.5	3.6	2.6	2.1	1.83	1.50	1.31	1.17	1.07	0.93	0.84	0.77	0.67	0.60	0.55	0.48	0.43
40 or 60%	5.7	3.7	2.6	2.2	1.88	1.55	1.35	1.21	1.11	0.96	0.86	0.79	0.69	0.62	0.57	0.49	0.44
45 or 55%	5.8	3.7	2.7	2.2	1.91	1.57	1.37	1.23	1.13	0.98	0.88	0.81	0.70	0.63	0.58	0.50	0.45
50%	5.9	3.8	2.7	2.2	1.93	1.58	1.38	1.24	1.13	0.98	0.89	0.81	0.71	0.63	0.58	0.51	0.45

Appendix J

Student Financial Aid Plan Fulfillment Matrices

Table C-1

FULFILLMENT OF FINANCIAL AID PLANS FOR THE TOTAL GROUP

Source and Type of Aid Planned for in Spring of 1972	Source and Type of Aid Received in 1972-73 Academic Year									Total N (Unweighted)
	Federal or Non-Federal Aid	Non-Federal Aid	Federal Aid	Federal Scholarships or Grants	Federal Loans	Work-Study Programs	Other Federal Programs	Savings or Earnings	Family Support	
Federal or Non-Federal Aid	44.9	29.2	27.9	8.4	16.4	8.4	5.5	53.7	51.7	6300
Non-Federal Aid	46.7	33.3	27.3	8.6	17.8	8.7	3.6	55.8	53.1	5201
Federal Aid	49.4	29.2	38.1	11.3	22.0	11.6	8.0	53.5	49.0	4033
Federal Scholarships or Grants	48.0	28.6	37.0	19.7	20.1	12.4	5.7	51.5	45.7	1382
Federal Loans	57.9	36.7	45.2	14.3	35.2	13.7	3.7	58.3	52.0	1796
Work-Study Programs	50.9	33.1	37.4	12.3	23.4	17.0	5.1	56.7	50.0	2211
Other Federal Programs	48.9	21.3	41.4	11.5	12.5	8.7	25.7	40.9	35.7	1103

Table C-2

FULFILLMENT OF FINANCIAL AID PLANS FOR SEX GROUPS

Source and Type of Aid Planned for in Spring of 1972	Source and Type of Aid Received in 1972-73 Academic Year									Total N (Unweighted)
	Federal or Non-Federal Aid	Non-Federal Aid	Federal Aid	Federal Scholarships or Grants	Federal Loans	Work-Study Programs	Other Federal Programs	Savings or Earnings	Family Support	
MALE										
Federal or Non-Federal Aid	41.8	26.6	24.8	7.3	14.1	7.0	5.0	58.0	48.8	3117
Non-Federal Aid	43.7	30.7	24.3	7.7	15.5	7.5	3.0	59.9	49.9	2589
Federal Aid	45.2	25.3	32.6	9.9	18.2	9.8	7.4	57.5	45.9	1936
Federal Scholarships or Grants	41.2	22.9	31.5	17.8	15.5	10.6	5.0	55.7	44.0	661
Federal Loans	55.3	34.5	41.0	12.4	31.9	11.6	3.4	62.4	49.9	785
Work-Study Programs	47.3	29.7	33.0	11.4	19.7	14.0	4.4	59.5	45.2	1041
Other Federal Programs	43.5	16.1	35.9	8.5	10.5	7.2	21.8	44.8	32.1	561
FEMALE										
Federal or Non-Federal Aid	48.0	31.8	31.0	9.4	18.7	9.7	6.0	49.5	54.5	3177
Non-Federal Aid	49.7	35.9	30.4	9.5	20.0	9.9	4.2	51.7	56.3	2607
Federal Aid	53.5	33.0	40.8	12.7	24.4	13.4	8.5	49.7	52.2	2093
Federal Scholarships or Grants	54.7	34.3	42.3	21.5	24.4	14.1	6.5	47.4	47.3	719
Federal Loans	60.0	38.5	48.6	15.9	38.0	15.3	4.0	54.9	53.8	1011
Work-Study Programs	54.1	36.3	41.5	13.1	26.8	19.8	5.9	54.2	54.5	1167
Other Federal Programs	54.3	26.5	46.9	14.5	14.5	10.2	29.6	37.0	39.2	542

Table C-3

FULFILLMENT OF FINANCIAL AID PLANS FOR RACE GROUPS

Source and Type of Aid Planned for in Spring of 1972	Source and Type of Aid Received in 1972-73 Academic Year									Total N (Unweighted)
	Federal or Non-Federal Aid	Non-Federal Aid	Federal Aid	Federal Scholarships or Grants	Federal Loans	Work-Study Programs	Other Federal Programs	Savings or Earnings	Family Support	
BLACK										
Federal or Non-Federal Aid	41.6	19.8	35.6	15.9	20.7	14.1	4.2	30.5	36.5	952
Non-Federal Aid	43.3	22.3	36.5	17.6	21.7	14.6	3.1	31.8	37.0	775
Federal Aid	44.3	20.2	39.3	17.3	23.0	15.5	5.1	31.4	35.7	745
Federal Scholarships or Grants	44.4	22.1	40.0	22.5	23.1	15.3	4.4	29.4	34.4	373
Federal Loans	47.3	23.2	42.7	20.2	27.7	16.4	4.6	34.6	39.7	395
Work-Study Programs	46.2	21.3	41.1	19.4	23.1	20.2	4.3	33.5	35.6	435
Other Federal Programs	40.6	12.5	39.5	14.7	13.8	15.0	15.3	25.5	25.1	215
WHITE										
Federal or Non-Federal Aid	45.3	30.5	26.6	7.0	15.9	7.6	5.7	57.6	54.6	4695
Non-Federal Aid	47.1	34.8	25.9	7.1	17.3	7.9	3.7	59.7	55.9	3893
Federal Aid	50.3	30.6	36.4	9.7	21.4	11.1	8.7	58.4	52.5	2815
Federal Scholarships or Grants	48.6	30.5	35.4	18.1	19.5	11.3	6.3	60.3	51.4	781
Federal Loans	60.4	40.0	45.8	12.1	37.6	13.5	3.3	64.8	56.9	1183
Work-Study Programs	51.3	35.0	36.5	10.5	24.0	16.8	5.2	62.1	54.0	1516
Other Federal Programs	51.2	22.8	42.6	10.2	12.5	8.1	28.7	44.3	38.0	759
SPANISH AMERICAN										
Federal or Non-Federal Aid	43.4	22.8	35.2	18.4	16.9	10.3	5.2	35.2	33.4	284
Non-Federal Aid	45.0	25.0	36.3	19.1	18.7	10.0	4.1	35.6	35.9	224
Federal Aid	47.6	25.5	39.4	19.9	18.1	12.2	6.4	32.7	29.4	229
Federal Scholarships or Grants	52.0	25.3	49.4	29.4	23.4	15.1	6.9	33.2	27.2	128
Federal Loans	54.3	27.4	49.0	28.9	29.5	11.7	5.5	33.8	25.0	99
Work-Study Programs	53.9	28.7	43.4	24.0	18.8	14.1	6.4	39.0	29.1	127
Other Federal Programs	38.3	22.7	31.0	16.0	8.1	2.9	17.7	19.4	18.5	61

Table C-4

FULFILLMENT OF FINANCIAL AID PLANS FOR SES GROUPS

Source and Type of Aid Planned for in Spring 1972	Source and Type of Aid Received in 1972-73 Academic Year									Total N (Unweighted)
	Federal or Non-Federal Aid	Non-Federal Aid	Federal Aid	Federal Scholarships or Grants	Federal Loans	Work-Study Programs	Other Federal Programs	Savings or Earnings	Family Support	
HIGH SES										
Federal or Non-Federal Aid	41.3	30.8	20.7	3.8	11.8	5.7	4.6	62.3	69.0	1553
Non-Federal Aid	43.9	35.0	20.6	4.0	13.0	6.1	3.0	64.0	69.7	1345
Federal Aid	46.9	31.5	30.9	5.9	17.0	9.1	7.8	62.9	66.1	864
Federal Scholarships or Grants	40.0	26.5	26.4	11.0	14.0	4.8	3.2	62.4	63.1	238
Federal Loans	55.6	40.3	38.1	7.8	31.3	8.9	2.4	68.5	63.5	340
Work-Study Programs	46.7	35.0	28.8	4.6	15.8	13.9	4.2	65.5	67.7	497
Other Federal Programs	54.5	22.8	44.8	3.2	8.9	8.1	35.1	46.0	47.1	172
MEDIUM SES										
Federal or Non-Federal Aid	45.9	29.4	28.8	8.0	17.9	8.6	5.2	54.8	50.7	3042
Non-Federal Aid	47.5	33.4	28.2	8.0	19.2	8.8	3.3	56.5	52.1	2527
Federal Aid	50.7	29.7	37.9	11.0	23.7	11.8	7.5	55.9	50.4	1914
Federal Scholarships or Grants	49.1	30.1	37.9	19.1	22.2	13.7	6.7	55.4	49.8	607
Federal Loans	60.3	38.5	47.2	13.5	38.3	14.7	2.9	60.7	55.7	874
Work-Study Programs	52.1	33.5	38.9	12.1	27.2	17.4	4.5	58.5	50.1	1019
Other Federal Programs	49.1	26.3	41.4	11.0	14.7	8.0	25.1	45.3	4.21	302
LOW SES										
Federal or Non-Federal Aid	47.0	27.0	34.4	14.8	18.5	11.1	7.2	41.4	39.3	1655
Non-Federal Aid	48.7	31.1	34.1	15.9	20.2	12.0	5.1	44.0	36.9	1312
Federal Aid	49.4	26.3	40.0	16.8	20.7	13.5	9.1	40.8	31.4	1243
Federal Scholarships or Grants	51.5	27.9	42.3	25.8	20.5	14.9	8.8	39.4	29.4	529
Federal Loans	55.1	30.3	47.1	21.3	32.4	15.5	6.4	45.4	35.6	579
Work-Study Programs	52.8	30.7	43.0	20.0	23.5	19.2	7.4	43.7	33.7	688
Other Federal Programs	45.6	22.0	39.6	15.5	21.1	10.1	21.8	32.1	27.0	426

Table C-5

FULFILLMENT OF FINANCIAL AID PLANS FOR ABILITY GROUPS

Source and Type of Aid Planned for in Spring 1972	Source and Type of Aid Received in 1972-73 Academic Year									Total N (Unweighted)
	Federal or Non-Federal Aid	Non-Federal Aid	Federal Aid	Federal Scholarships or Grants	Federal Loans	Work-Study Programs	Other Federal Programs	Savings or Earnings	Family Support	
HIGH ABILITY										
Federal or Non-Federal Aid	54.3	41.3	30.6	8.7	19.9	9.3	4.8	65.4	62.1	2286
Non-Federal Aid	56.2	45.1	30.5	8.7	21.4	9.7	3.5	66.8	62.4	2020
Federal Aid	60.6	43.5	42.3	12.3	27.7	13.6	7.5	66.7	61.0	1393
Federal Scholarships or Grants	60.1	43.0	44.0	25.1	25.8	13.7	4.4	69.4	56.6	383
Federal Loans	68.4	51.6	52.3	15.2	44.3	16.2	3.0	71.6	61.1	687
Work-Study Programs	61.4	46.6	42.9	11.9	29.9	19.8	5.1	68.0	62.2	831
Other Federal Programs	62.9	35.8	52.2	15.2	20.5	12.1	33.8	54.6	53.6	271
MEDIUM ABILITY										
Federal or Non-Federal Aid	41.6	23.1	27.6	8.0	15.5	8.1	5.8	51.2	49.7	2511
Non-Federal Aid	42.6	26.0	26.5	8.3	16.7	8.2	3.6	52.8	51.2	2033
Federal Aid	45.9	21.9	35.8	11.0	19.4	10.9	8.3	51.6	47.1	1589
Federal Scholarships or Grants	46.6	25.5	36.9	18.3	20.5	13.4	6.0	52.0	47.3	538
Federal Loans	55.6	28.5	43.7	14.3	32.2	12.7	3.6	54.2	52.0	663
Work-Study Programs	45.5	24.9	34.8	12.5	20.4	15.4	4.7	54.0	45.3	840
Other Federal Programs	49.7	17.0	42.7	10.7	10.4	8.2	25.6	45.4	35.0	443
LOW ABILITY										
Federal or Non-Federal Aid	27.9	11.9	20.8	8.2	9.7	6.9	5.0	30.7	31.4	1187
Non-Federal Aid	28.3	13.9	19.8	8.8	10.1	7.3	3.3	32.5	32.4	897
Federal Aid	31.7	12.5	25.1	9.4	11.3	8.6	6.7	29.5	27.5	843
Federal Scholarships or Grants	34.3	14.0	27.4	14.1	11.5	9.1	6.0	25.8	27.0	370
Federal Loans	33.4	12.1	28.0	12.5	15.7	9.2	4.5	30.9	26.9	365
Work-Study Programs	35.3	15.1	28.2	11.8	14.1	11.9	5.7	33.8	28.7	424
Other Federal Programs	29.6	10.6	24.5	7.9	6.8	6.5	12.7	23.0	17.9	328

Table C-6

FULFILLMENT OF FINANCIAL AID PLANS FOR HIGH SCHOOL PROGRAM GRANTS

Source and Type of Aid Planned for in Spring 1972	Source and Type of Aid Received in 1972-73 Academic Year									Total N (Unweighted)
	Federal or Non-Federal Aid	Non-Federal Aid	Federal Aid	Federal Scholarships or Grants	Federal Loans	Work-Study Programs	Other Federal Programs	Savings or Earnings	Family Support	
GENERAL										
Federal or Non-Federal Aid	37.0	19.8	25.3	7.7	12.5	8.2	6.8	43.7	42.6	1561
Non-Federal Aid	37.7	24.0	23.7	8.1	13.8	9.1	3.7	44.4	43.8	1180
Federal Aid	42.5	19.1	33.5	11.0	16.0	10.9	9.8	44.7	39.1	1010
Federal Scholarships or Grants	42.8	17.6	36.0	19.3	16.7	13.1	6.6	43.8	40.1	346
Federal Loans	47.8	23.9	37.6	14.5	25.9	12.1	4.2	46.2	42.5	380
Work-Study Programs	44.5	23.5	34.4	13.0	20.8	16.0	5.0	49.7	38.5	515
Other Federal Programs	40.4	11.0	34.6	7.0	6.0	5.7	3.9	33.0	28.1	338
ACADEMIC										
Federal or Non-Federal Aid	50.2	35.1	29.8	9.0	18.4	8.9	5.1	60.1	57.9	3837
Non-Federal Aid	52.2	38.9	29.6	9.1	19.9	9.0	3.6	61.3	58.7	3332
Federal Aid	54.9	35.5	39.8	12.3	24.5	12.5	7.5	60.1	56.2	2410
Federal Scholarships or Grants	53.2	35.0	40.2	6.0	17.3	12.8	5.6	58.0	51.2	805
Federal Loans	64.4	43.7	50.0	15.5	39.3	15.2	3.6	64.6	57.8	1155
Work-Study Programs	55.6	38.7	39.9	12.5	23.5	18.1	5.4	61.3	56.6	1399
Other Federal Programs	59.8	30.1	50.1	15.4	17.1	11.2	29.6	49.3	47.0	527
VOC-TECH										
Federal or Non-Federal Aid	29.0	12.9	21.5	6.3	11.9	5.7	5.4	35.9	32.9	902
Non-Federal Aid	28.8	13.0	19.6	6.7	11.7	6.1	5.4	38.1	34.9	689
Federal Aid	32.8	13.4	26.3	7.0	14.2	7.9	7.4	34.5	28.6	613
Federal Scholarships or Grants	30.9	16.1	22.8	10.9	11.3	8.7	4.6	32.6	27.9	231
Federal Loans	33.9	14.3	28.0	7.0	21.6	6.7	3.7	38.7	35.1	261
Work-Study Programs	32.3	14.3	26.5	9.3	14.5	11.4	4.1	38.9	28.8	297
Other Federal Programs	30.4	11.4	26.8	7.2	9.2	6.3	17.2	25.5	14.3	238

Table C-7

FULFILLMENT OF FINANCIAL AID PLANS FOR REGION GROUPS

Source and Type of Aid Planned for in Spring of 1972	Source and Type of Aid Received in 1972-73 Academic Year									Total N (Unweighted)
	Federal or Non-Federal Aid	Non-Federal Aid	Federal Aid	Federal Scholarships or Grants	Federal Loans	Work-Study Programs	Other Federal Programs	Savings or Earnings	Family Support	
NORTHEAST										
Federal or Non-Federal Aid	52.0	38.7	29.1	7.9	19.0	6.8	4.5	55.7	56.6	1472
Non-Federal Aid	54.5	42.0	29.3	7.8	20.7	7.4	3.3	57.8	57.4	1299
Federal Aid	59.3	41.0	39.2	11.4	25.2	9.0	6.9	54.9	54.5	871
Federal Scholarships or Grants	57.6	40.8	39.8	19.6	23.6	9.2	6.1	51.0	52.9	267
Federal Loans	70.0	50.8	50.8	13.8	40.8	9.7	5.0	62.8	57.4	432
Work-Study Programs	59.4	45.9	37.6	10.9	25.6	13.3	4.0	59.1	55.9	478
Other Federal Programs	58.5	27.8	46.6	16.7	17.7	8.6	24.9	44.5	44.2	215
NORTH CENTRAL										
Federal or Non-Federal Aid	46.2	29.3	30.2	9.8	18.7	9.1	5.7	58.5	51.2	1688
Non-Federal Aid	47.4	33.2	29.3	10.4	19.8	9.2	4.0	60.3	52.0	1424
Federal Aid	39.9	29.2	39.2	13.0	24.4	12.9	7.9	58.3	49.0	1066
Federal Scholarships or Grants	49.2	28.5	39.1	22.8	22.6	11.8	5.4	57.6	43.5	348
Federal Loans	55.8	35.2	45.9	15.7	37.5	16.2	2.6	63.0	52.4	491
Work-Study Programs	48.8	31.3	37.7	14.0	26.2	18.6	4.7	59.8	49.4	599
Other Federal Programs	51.7	27.7	44.3	13.1	13.4	10.4	28.5	42.6	33.5	246
SOUTH										
Federal or Non-Federal Aid	38.2	21.7	25.9	7.7	14.4	9.3	5.5	44.2	49.1	2031
Non-Federal Aid	39.2	25.4	24.6	8.1	15.3	9.8	2.7	45.6	50.6	1605
Federal Aid	42.1	20.9	33.7	9.9	18.4	12.5	7.7	45.1	45.2	1359
Federal Scholarships or Grants	41.9	23.8	33.2	15.8	19.1	14.8	4.1	44.1	42.2	448
Federal Loans	49.7	24.3	42.3	14.3	32.0	15.3	2.9	49.2	46.6	587
Work-Study Programs	46.8	24.7	36.2	11.6	21.2	18.7	4.3	47.8	45.1	747
Other Federal Programs	43.1	14.0	38.0	7.8	10.8	9.4	23.0	31.2	33.3	418
WEST										
Federal or Non-Federal Aid	38.1	23.7	24.6	7.8	10.7	8.2	6.9	56.2	47.6	1109
Non-Federal Aid	41.6	28.6	23.7	7.6	11.8	8.8	4.8	58.7	50.7	873
Federal Aid	44.7	23.6	33.7	10.6	14.5	11.9	10.1	56.2	46.7	737
Federal Scholarships or Grants	43.6	21.4	35.7	20.1	13.8	13.7	7.7	52.6	44.9	319
Federal Loans	51.6	32.2	37.0	12.5	24.7	13.5	4.8	54.4	49.4	266
Work-Study Programs	50.7	29.4	38.6	11.9	18.4	17.1	9.0	61.3	49.6	387
Other Federal Programs	41.9	15.7	36.3	8.4	7.0	5.5	27.6	49.0	31.0	224

Table C-8

FULFILLMENT OF FINANCIAL AID PLANS FOR FAMILY INCOME GROUPS

Source and Type of Aid Planned for in Spring of 1972	Source and Type of Aid Received in 1972-73 Academic Year									Total N (Unweighted)
	Federal or Non-Federal Aid	Non-Federal Aid	Federal Aid	Federal Scholarships or Grants	Federal Loans	Work-Study Programs	Other Federal Programs	Savings or Earnings	Family Support	
Less than $6,000										
Federal or Non-Federal Aid	53.3	29.3	43.6	21.7	21.8	15.3	11.1	38.1	27.8	1032
Non-Federal Aid	54.0	34.1	42.3	23.0	23.6	16.2	8.6	41.3	28.6	813
Federal Aid	54.3	28.9	46.9	23.4	22.4	16.9	12.6	37.8	27.4	865
Federal Scholarships or Grants	59.0	34.5	52.5	33.8	26.8	18.4	11.3	38.2	26.3	394
Federal Loans	59.1	34.9	54..	31.1	35.1	21.5	9.2	40.1	29.9	391
Work-Study Programs	57.9	35.1	50.0	28.8	26.1	24.4	9.6	40.9	29.0	477
Other Federal Programs	51.5	25.1	45.8	19.8	12.9	12.5	26.2	35.0	21.8	354
$6,000 to $8,999										
Federal or Non-Federal Aid	50.3	31.8	35.7	12.7	21.9	11.6	6.6	52.7	47.1	1111
Non-Federal Aid	52.7	36.4	36.4	13.9	24.7	12.5	4.3	54.5	48.2	907
Federal Aid	53.1	30.6	42.7	14.8	26.3	14.7	9.2	54.3	47.2	775
Federal Scholarships or Grants	55.2	31.5	46.1	24.3	25.5	19.0	8.0	54.2	43.7	280
Federal Loans	61.6	37.9	53.7	19.1	42.6	17.5	4.3	58.2	51.3	380
Work-Study Programs	56.2	34.5	46.3	18.0	32.1	19.7	5.7	57.9	49.8	422
Other Federal Programs	47.3	23.4	36.0	11.4	12.9	6.7	22.7	45.9	42.2	226

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Table C-8 (continued)

Source and Type of Aid Planned for in Spring of 1972	Source and Type of Aid Received in 1972-73 Academic Year									Total N (Unweighted)
	Federal or Non-Federal Aid	Non-Federal Aid	Federal Aid	Federal Scholarships or Grants	Federal Loans	Work-Study Programs	Other Federal Programs	Savings or Earnings	Family Support	
$9,000 to $11,999										
Federal or Non-Federal Aid	47.8	32.3	28.3	6.3	17.6	8.2	5.1	58.3	51.3	1158
Non-Federal Aid	49.7	36.9	27.3	6.6	18.8	8.6	2.4	59.4	52.3	967
Federal Aid	53.9	33.0	39.8	8.7	24.4	12.5	7.9	59.4	52.0	716
Federal Scholarships or Grants	50.8	35.4	33.8	11.4	20.7	11.4	2.8	56.8	51.9	223
Federal Loans	62.3	42.1	47.0	11.5	37.9	12.9	2.7	64.5	56.0	351
Work-Study Programs	53.3	35.5	40.4	8.2	26.0	18.4	4.4	63.3	50.2	393
Other Federal Programs	52.9	15.7	44.0	5.9	9.6	7.8	32.4	49.0	50.4	155
$12,000 to $14,999										
Federal or Non-Federal Aid	45.2	31.5	24.7	3.9	16.7	6.4	3.2	60.4	60.8	826
Non-Federal Aid	47.6	34.5	25.2	4.3	17.6	6.6	2.7	60.8	61.6	721
Federal Aid	48.3	30.6	32.3	5.4	22.1	8.5	4.0	63.6	58.1	459
Federal Scholarships or Grants	34.9	17.7	23.9	10.2	16.3	5.2	0.3	63.7	59.3	135
Federal Loans	58.4	38.1	44.4	6.1	39.2	10.3	0.5	68.0	61.2	201
Work-Study Programs	50.8	35.6	29.3	4.3	19.2	13.6	2.6	69.1	58.8	261
Other Federal Programs	42.9	15.8	37.4	4.9	12.8	9.1	22.3	53.5	36.8	82
$15,000 and Over										
Federal or Non-Federal Aid	37.8	26.6	17.2	3.1	9.0	4.0	3.4	61.2	70.0	1060
Non-Federal Aid	39.3	29.8	16.3	2.5	9.8	4.1	2.6	62.8	70.3	898
Federal Aid	43.9	26.7	26.6	5.4	13.2	6.2	5.8	61.9	68.2	549
Federal Scholarships or Grants	35.5	20.7	22.8	14.3	7.0	3.2	1.8	59.9	62.2	155
Federal Loans	51.5	32.6	31.1	5.3	22.2	6.4	2.1	68.5	67.2	221
Work-Study Programs	43.6	29.4	25.5	4.1	13.3	10.1	3.5	62.5	68.3	297
Other Federal Programs	56.4	24.1	44.8	2.3	10.0	7.2	31.0	39.1	51.1	90